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**NORTHEAST-MIDWEST
REPORT**



101ST CONGRESS



**NORTHEAST-MIDWEST CONGRESSIONAL COALITION
U.S. HOUSE OF REPRESENTATIVES**



The Northeast-Midwest Congressional Coalition is a bipartisan alliance of Members of Congress from 18 Midwestern and Northeastern states, representing 103,919,000 Americans—almost 43 percent of the nation's population. Organized in September 1976, it is co-chaired by Rep. Howard Wolpe (D-MI) and Rep. Frank Horton (R-NY).

The Coalition informs its members about regional implications of national policies, and works to influence those issues of greatest importance to Northeastern and Midwestern states. Policy initiatives and issue positions are developed by Members who choose to serve on a Coalition Task Force working on Employment and Training, US-Canada Trade, the Great Lakes, the Federal Budget, or any other area of interest to the region.

The Northeast-Midwest Institute, an independent, non-profit research center created in 1977, supports the work of the Coalition by providing regional policy analysis. It also provides a broad range of policy makers outside the Coalition with research and analysis, and is financed mainly through grants from state governments, private foundations and private donors.

The work of the Coalition is also augmented by the Northeast-Midwest Leadership Council, a distinguished panel of private-sector leaders who advise members of Congress on issues affecting the entire region.

STUCK WITH THE TAB:

**The Regional Implications
Of the Savings and Loan Bail-Out**

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April 1989

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The Arab oil embargo of 1974 dealt a crippling blow to the northern industrial regions of New England and the Midwest but ignited a great boom in the Southwest, and particularly in the oil-capital state of Texas. Nationally, unemployment was rising; in the Sunbelt, it was declining. A tide of migration flowed south and west, setting off new construction and real estate developments. Houston alone was registering 5,000 to 6,000 arrivals a month.

New banks and S&L's were formed. They began to invest heavily in the oil and real estate boom of the region. Speculative fever, not unlike that of the 1920's, gripped the region. A sense that the Sun Belt was immune to the cyclical swings of the economy elsewhere took hold. Tomorrow was always going to be better than today. Then the boom collapsed, sending shock waves across Texas and the Sun Belt, and leaving the S&L's with a legacy of bad loans.

Haynes Johnson
"S&L's and Real Money"
The Washington Post
December 30, 1988

STUCK WITH THE TAB

Imagine you are out to dinner at an expensive restaurant with distant relatives. Your free-wheeling cousin from Texas consumes a \$50 entree and two \$100 bottles of wine. You, on the other hand, have ordered the special and two glasses of the house wine. When a check for \$380 comes, your cousin from Texas reveals that although he has run up a tab for \$250, he only has \$18 in his wallet. Everybody else around the table has to kick in extra to make up the difference. While your own dinner only comes to \$37, you have to fork over \$125 to help pay for your cousin's irresponsible extravagance.

If you multiply the numbers above by 100 million you will get a good picture of how the costs resulting from the Federal Savings and Loan Insurance Corporation's (FSLIC) 1988 savings and loan bail-out activities might be divided up. By comparing the cost of the bail-out within a state or region with its share of the nation's tax burden, it is possible to determine who's getting stuck with the tab and who's paying less than their fair share.

In 1988, FSLIC took actions to close, merge, or stabilize 223 insolvent S&L's at an estimated cost of \$38 billion in 1988 dollars. Although Texas pays 6.6 percent of the nation's taxes, the state's insolvent S&L's accounted for 65 percent of the total cost, carrying a price tag of almost \$25 billion. The 18 states of the Northeast-Midwest region, which shoulder 47 percent of the tax burden, were responsible for less than 10 percent of the cost of FSLIC's action (see Table 1).

The Congressional Budget Office (CBO) has estimated that the American taxpayer will pick up about 70 percent of the total cost of President Bush's proposed bail-out plan. If we apply that same assumption to the costs of FSLIC's 1988 actions, the taxpayer will pay about \$26.7 billion of the \$38 billion cost. The Northeast-Midwest region will be stuck with \$12.5 billion in costs, while being responsible for only \$3.7 billion in damage. Texas, on the other hand, will get away with paying just \$1.8 billion while being responsible for \$25 billion in costs. (See Table 2). Although the post-1988 costs of the bail-out within a state or region could differ in degree from the pattern established by FSLIC's 1988 actions, the pattern will, nonetheless, be similar.

To truly appreciate the inequity associated with paying for the bail-out, it must be put into context. In recent years, tremendous increases in military spending have caused funds to flow from the Northeast-Midwest region into the Sunbelt. While military spending has subsided, the only major programs slated for increases in the years ahead will perpetuate this pattern. To carry the analogy one step further, Texas' getting the \$6 billion Super Conducting Supercollider in the wake of the S&L bail-out would be like your cousin stuffing the tip money in his pocket on his way out of the restaurant.

TABLE 1: 1988 FSLIC CASE RESOLUTIONS AND STABILIZATIONS

<u>STATE/REGION</u>	<u>NO.¹</u>	<u>EST. P.V. COST OF RESOLUTION² (MILLIONS)</u>	<u>PERCENT OF U.S. TOTAL³</u>
New England			
Connecticut	0	.00	.00%
Maine	0	.00	.00%
Massachusetts	0	.00	.00%
New Hampshire	0	.00	.00%
Rhode Island	0	.00	.00%
Vermont	0	.00	.00%
Total	0	.00	.00%
Mid-Atlantic			
Delaware	0	.00	.00%
Maryland	0	.00	.00%
New Jersey	3	229.61	.60%
New York	0	.00	.00%
Pennsylvania	0	.00	.00%
Total	3	229.61	.60%
Midwest			
Illinois	15	2,394.89	6.28%
Indiana	7	145.00	.38%
Iowa	10	294.63	.77%
Michigan	4	174.76	.46%
Minnesota	5	299.04	.78%
Ohio	5	135.87	.36%
Wisconsin	0	.00	.00%
Total	46	3,444.19	9.03%
South			
Alabama	1	12.95	.03%
Arkansas	2	27.94	.07%
D.C.	0	.00	.00%
Florida	7	1,252.23	3.28%
Georgia	1	4.88	.01%
Kentucky	3	84.40	.22%
Louisiana	1	176.66	.46%
Mississippi	0	.00	.00%
North Carolina	1	34.37	.09%
Oklahoma	21	1,552.89	4.07%
South Carolina	0	.00	.00%
Tennessee	3	33.80	.09%
Texas	89	24,780.33	64.96%
Virginia	3	135.67	.36%
West Virginia	3	81.48	.21%
Total	135	28,177.60	73.87%

TABLE 1: 1988 FSLIC CASE RESOLUTIONS AND STABILIZATIONS

<u>STATE/REGION</u>	<u>NO.¹</u>	<u>EST. P.V. COST OF RESOLUTION (MILLIONS)²</u>	<u>PERCENT OF U.S. TOTAL³</u>
West			
Alaska	0	.00	.00%
Arizona	0	.00	.00%
California	18	5,438.24	14.26%
Colorado	4	134.51	.35%
Hawaii	0	.00	.00%
Idaho	1	2.39	.01%
Kansas	1	19.52	.05%
Missouri	0	.00	.00%
Montana	1	11.40	.03%
Nebraska	0	.00	.00%
Nevada	0	.00	.00%
New Mexico	1	79.85	.21%
North Dakota	0	.00	.00%
Oregon	5	248.77	.65%
South Dakota	1	8.00	.02%
Utah	0	.00	.00%
Washington	5	205.46	.54%
Wyoming	2	146.79	.38%
Total	39	6,294.93	16.50%
Northeast	3	229.61	.60%
Midwest	46	3,444.19	9.03%
NE-MW	49	3,673.80	9.63%
South	135	28,177.60	73.87%
West	39	6,294.93	16.50%
South and West	174	34,472.53	90.37%
U.S TOTAL	223	38,146.33	100.00%

Source: The Federal Home Loan Bank Board

¹ The number of cases resolved by state in 1988

² The estimated costs of FSLIC's 1988 actions involving the closing, merging or stabilizing of troubled institutions by state in "present value," or 1988 dollars

³ The percentage of total U.S. costs of FSLIC's 1988 actions by state

TABLE 2: 1988 FSLIC ACTIONS: THE BLAME AND THE BURDEN

<u>STATE/REGION</u>	<u>1987 TAX BURDEN¹</u>	<u>ESTIMATED P.V. COST OF RESOLUTION² (MILLIONS)</u>	<u>FEDERAL TAXES DEVOTED TO 1988 ACTIONS³ (MILLIONS)</u>
New England			
Connecticut	2.0%	.00	527.34
Maine	.4%	.00	105.10
Massachusetts	3.0%	.00	799.73
New Hampshire	.5%	.00	130.41
Rhode Island	.4%	.00	110.41
Vermont	2%	.00	51.54
Total	6.5%	.00	1,724.53
Mid-Atlantic			
Delaware	.3%	.00	79.93
Maryland	2.2%	.00	590.01
New Jersey	4.4%	229.61	1,184.45
New York	8.8%	.00	2,337.71
Pennsylvania	4.8%	.00	1,286.98
Total	20.5%	229.61	5,479.08
Midwest			
Illinois	5.3%	2,394.89	1,409.83
Indiana	2.0%	145.00	533.39
Iowa	1.0%	294.63	263.90
Michigan	4.0%	174.76	1,059.67
Minnesota	1.7%	299.04	464.58
Ohio	4.3%	135.87	1,135.06
Wisconsin	1.8%	.00	484.84
Total	20.1%	3,444.19	5,351.27
South			
Alabama	1.2%	12.95	328.23
Arkansas	.7%	27.94	181.11
D.C.	.4%	.00	95.59
Florida	4.9%	1,252.23	1,312.41
Georgia	2.3%	4.88	603.86
Kentucky	1.1%	84.40	292.83
Louisiana	1.4%	176.66	371.67
Mississippi	.6%	.00	171.85
North Carolina	2.2%	34.37	576.15
Oklahoma	1.1%	552.89	306.98
South Carolina	1.0%	.00	271.36
Tennessee	1.6%	33.80	428.10
Texas	6.6%	24,780.33	1,774.61
Virginia	2.5%	135.67	661.19
West Virginia	.5%	81.48	143.36
Total	28.1%	28,177.60	7,519.30

TABLE 2: 1988 FSLIC ACTIONS: THE BLAME AND THE BURDEN

<u>STATE/REGION</u>	<u>1987 TAX BURDEN¹</u>	<u>ESTIMATED P.V. COST OF RESOLUTION² (MILLIONS)</u>	<u>FEDERAL TAXES DEVOTED TO 1988 ACTIONS³ (MILLIONS)</u>
West			
Alaska	.3%	.00	77.77
Arizona	1.2%	.00	328.23
California	12.6%	5,438.24	3,363.20
Colorado	1.4%	134.51	364.02
Hawaii	.4%	.00	110.89
Idaho	.3%	2.39	78.93
Kansas	1.0%	19.52	266.37
Missouri	2.0%	.00	523.81
Montana	.3%	11.40	69.45
Nebraska	.6%	.00	153.49
Nevada	.4%	.00	115.10
New Mexico	.5%	79.85	122.88
North Dakota	.2%	.00	60.67
Oregon	1.0%	248.77	259.59
South Dakota	.2%	8.00	55.85
Utah	.5%	.00	126.68
Washington	1.9%	205.46	501.78
Wyoming	.2%	146.79	49.61
Total	24.8%	6,294.93	6,628.31
Northeast	27.0%	229.61	7,203.61
Midwest	20.1%	3,444.19	5,351.27
NE-MW	47.1%	3,673.80	12,554.88
South	28.1%	28,177.60	7,519.30
West	24.8%	6,294.93	6,628.31
South and West	52.9%	34,472.53	14,147.61
U.S TOTAL	100.0%	38,146.33	26,702.48

Sources: The Federal Home Loan Bank Board, The Tax Foundation

¹Percentage of federal taxes paid by state as determined by the Tax Foundation

²The estimated costs of FSLIC's 1988 actions involving the closing, merging or stabilizing of troubled institutions by state in "present value," or 1988 dollars

³Assumes that the taxpayer will pay 70 percent of the costs of the bail-out. Federal taxes devoted to bail-out by state determined by multiplying the U.S. TOTAL in Column 2 by 70 percent (which yields the taxpayers portion) and then multiplying the taxpayer portion of the U.S. TOTAL by the state's percentage of the federal tax burden in Column 1

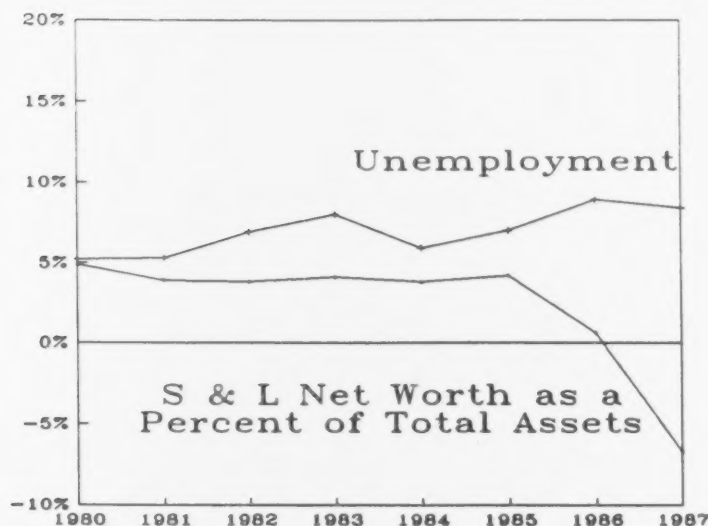
AN UNNATURAL DISASTER

President Bush has proposed, and Congress is about to consider, legislation which the Congressional Budget Office estimates will cost the American taxpayer \$110 billion over the next 10 years. In an age of severe fiscal restraint, a new proposal to invest even 10 percent of that amount to rebuild public infrastructure, clean-up the environment, or improve public education would be considered naively out of step with the times.

But the necessity of bailing out the Federal Savings and Loan Insurance Corporation -- regardless of the cost -- is universally accepted as an unquestionable obligation of the United States government. The sanctity of the obligation, however, need not dissuade policy makers from determining the cause and pursuing a small measure of accountability.

The cause of this "unnatural" disaster is not as easy to pinpoint as a drought or a flood. However, it certainly was not an act of God. It also cannot be entirely attributed to uncontrollable macroeconomic forces. While the savings and loan industry throughout the country was buffeted by unfavorable economic winds in the 1980's, the severity of the problem in Texas so far exceeds that experienced in the rest of the nation that this can be eliminated as the primary factor (see Figure 5).

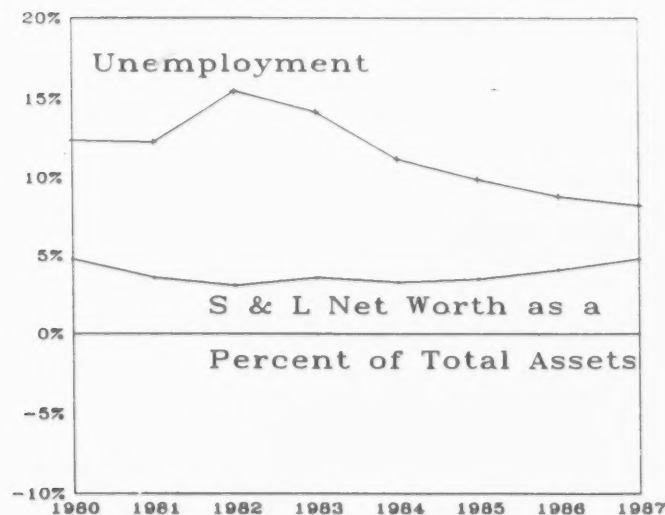
Figure 1
Texas: Unemployment and
the S & L Industry



Others claim that the disaster resulted from the tough economic times that hit Texas and the oil producing states of the Southwest in 1986. If economic distress was the primary factor, a similar rash of insolvent S&L's across the Northeast-Midwest region would have followed the 1982 recession. However, a comparison of unemployment rates and net worth as a percentage of assets in S&L's in Texas and Michigan in the 1980's disproves that claim (see Figures 1 and 2). The S&L industry, due to its role in providing home mortgages, has traditionally been sensitive to increases in the unemployment rate. While Michigan's S&L industry faltered when the state's unemployment rate hit 15.5 percent in 1982, it never approached insolvency and rebounded with the state economy. In Texas, where the unemployment rate never approached that of Michigan, the crash of the S&L industry came so fast it clearly had little to do with a cyclical downturn in the state's economy. The net worth of Texas' S&L industry dropped from \$1.855 billion at the end of the third quarter to only \$538 million at the end of the fourth quarter of 1986.

This "unnatural disaster", therefore, was not the result of problems plaguing the U.S. S&L industry or the economic distress that hit the Southwest in 1986. Rather, it was caused by irresponsible gambling with the taxpayer's money during the boom that *preceded* the bust.

Figure 2
Michigan: Unemployment
and The S & L Industry



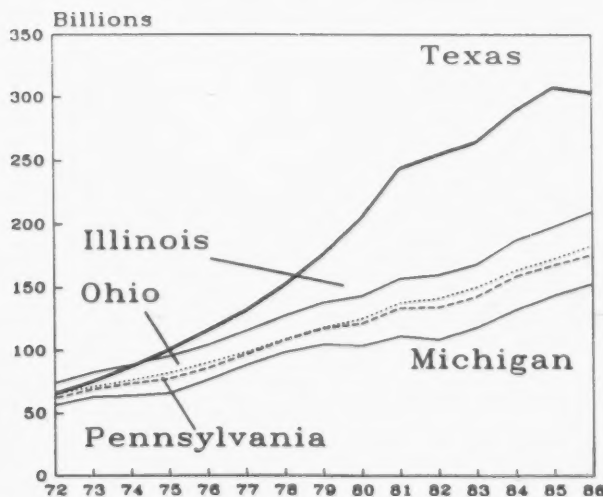
"ANYTHING GOES"

The boom in America's oil producing states began with the jump in world oil prices that followed the OPEC embargo of 1973. The boom was further fueled when the "second oil shock" hit in 1979 and the world price of oil soared from \$16 per barrel to \$30 per barrel following the fall of the Shah of Iran.

These high oil prices, which crippled the economies of oil consuming states, fueled rapid growth in the Texas economy. To illustrate this, the state economies of Texas, Pennsylvania, Illinois, Michigan, and Ohio were of approximately equal size in 1972 (see Figure 3). From 1972 to 1986 the gross state product (GSP) of Texas grew by 362 percent in unadjusted dollars. Among the other four states during the same period, Ohio registered the highest growth rate with a 184 percent increase in GSP in unadjusted dollars.

During the 1973 to 1986 period, the Lone Star State revelled in an "anything goes" attitude spurred by several factors. There was an unshakable belief that the price of oil could only go up. There was the glorification of the "entrepreneurial cowboy" in a ten gallon hat engaged in the unbridled pursuit of wealth. And there was a general disdain for government that resulted in the belief that the private sector should not be constrained by government regulation.

Figure 3
Gross State Product
Selected States



This "anything goes" attitude, coupled with robust economic activity, led to a very relaxed approach to commercial lending by Texas' S&L industry (see box to the right). A large segment of the state's thrift industry strayed from traditional home mortgage lending and financed a speculative boom in the construction of office buildings and shopping centers. These speculative ventures were counting on the economic activity generated by ever-increasing world oil prices.

To meet the high demand for credit, Texas S&L's offered rates of return to depositors that were among the highest in the nation. From 1980 to 1985, deposits in all federally insured

Texas S&L's grew by 156 percent, compared to a 64 percent increase in the rest of the nation. This difference in growth rates was even more profound in state-chartered, but federally insured institutions. From 1980 to 1985, deposits in state-chartered S&L's in Texas grew by a staggering 186 percent, while such deposits in the rest of the nation grew by only 26 percent (see Figure 4). By 1985, 85 percent of deposits in FSLIC-insured S&L's in Texas resided in state-chartered institutions; the comparable figure for the rest of the nation was only 32 percent.

Federal statute specifically limits the types of investments that federally-chartered institutions can make, and it places limits on such investments in terms of percentage of assets. Until 1985, state-chartered S&L's operated solely under the law of the state in which they were located. The regulation of state-chartered S&L's in Texas appears to be among the most lenient in the nation. A recent Congressional Research Service report entitled "Powers of Federally Chartered Thrifts Compared with Those of Thrifts Chartered by Various States" found that:

"...Texas statutes provide little elaboration on the powers of thrifts chartered by the state. The investment and loan powers of Texas state-chartered thrifts, unlike those of the other states that we have mentioned, are not delineated in statutory law except for a general provision pertaining to investment in securities...Delineation of lending and investment powers of Texas thrifts is within the authority of the Texas Savings and Loan Commissioner..."

The powers of state-chartered S&L's in Texas are not spelled out in law. Instead of clearly defining what S&L's *can* do, the Texas approach to regulation implicitly assumes that "anything goes" except that which is explicitly prohibited. The authority to determine limits upon loans and investments resides in a state official. That is not too reassuring in a state with a decided bias against government involvement in the market place. The net result of this situation is that in Texas both the S&L regulators and the industry readily allowed the "entrepreneurial cowboys" to pursue their dreams through the irresponsible - and sometimes even fraudulent -- use of borrowed money backed by the full faith of the United States government.

"Some years ago I interviewed a Dallas businessman named Ira Corn Jr....This was back when Texas was booming, and I asked: what made the Texas economy grow? After listing some obvious reasons -- oil and gas, low taxes -- Corn got to the point. Credit, he said. People were more relaxed than in the East. Banks loved to lend, businesses loved to borrow. Easy credit was great. 'You go where you can borrow -- where people (banks) lend on people, not on assets,' he said.

The story comes to mind now...because the Texas passion for easy credit has reached its logical, if destructive conclusion. A sizable part of the federally insured savings and loan industry is bankrupt, and the largest concentration is in Texas."

Robert J. Samuelson
"Easy Credit, Hard Lessons"
The Washington Post
April 27, 1988

The private sector has not been the only beneficiary of the oil boom in Texas. From 1978 through 1988, the state government of Texas raked in \$18.5 billion in state severance taxes on the production of oil and gas. In 1982 alone, the state received \$2.4 billion -- 26 percent of state revenues. Reliance upon such taxes, which are ultimately passed on to oil consumers, has permitted Texas to refrain from imposing any income taxes, corporate or personal, upon its own citizens. The state has used this positive business climate to entice industry to leave oil consuming states which do not enjoy such an advantage.

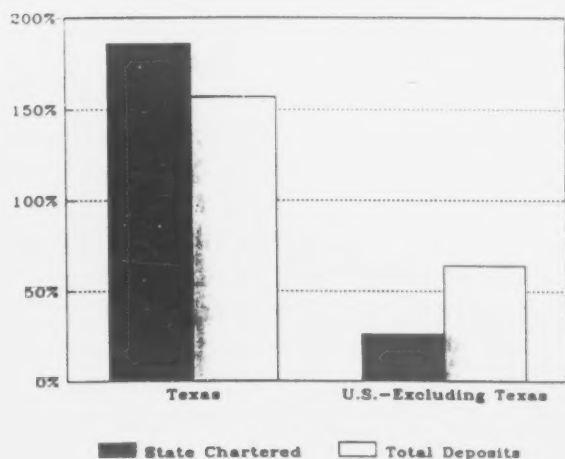
During this period of frenetic economic growth, the dark side of the Texas character revealed itself in "Let the Yanks Freeze in the Dark" bumper stickers. This was also evident in some of the positions taken by the Texas Congressional delegation.

For example, in 1975 only 3 of the 24 members of the Texas Congressional delegation supported the New York City rescue plan -- a bail-out based upon federal loan guarantees which did not cost the taxpayer a dime.

In 1979, the attention of the Congress turned to defining the role of the federal government in the energy market place. The general consensus in Texas was that the faster the government got out of the market place, the better. Understandably, almost the entire Texas Congressional delegation opposed an amendment on the floor of the House of Representatives which would have maintained federal ceilings on the price of domestically produced crude oil. However, in the years to come the Texas delegation uncharitably failed to support efforts to minimize the impact of that decision on poor

citizens in cold weather states through fuel assistance and weatherization programs.

Figure 4
Increase in S & L Deposits
1980 - 1985



Federal Home Loan Bank Board

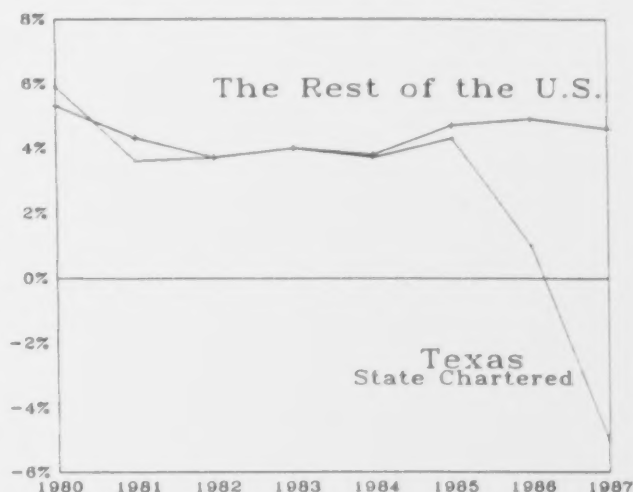
TEXAS EMBRACES THE UNION

As long as the oil money flowed, the Lone Star State was content to go it alone. But the bubble burst in 1986 as world oil prices plummeted. The price of West Texas crude fell from \$31 a barrel in November 1985 to \$12 a barrel in July 1986. The Texas economy went into a tailspin. Speculative investments in real estate went bad, loan obligations could not be met, and state-chartered S&L's which

had engaged in high-risk lending plunged into insolvency (see Figure 5).

Suddenly, Texas' attitude toward the federal government changed. The Lone Star State was ready to embrace the Union. In 1987, a majority of the Texas Congressional delegation cosponsored legislation to impose a federal tax on imported oil. Such a tax would once again boost the price for domestic producers at the expense of energy consuming states. While they were opposed to government involvement in the market place when it came to placing a ceiling on oil prices, they would welcome government efforts to establish a floor.

Figure 5
S & L Net Worth as a
Percent of Total Assets



The Lone Star State is also looking for an infusion of federal money to stimulate the recovery of its economy. In addition to the multi-billion dollar S&L bail-out, the state is counting on the inflow of billions of federal space and science dollars. Texas has greatly benefitted from the large increases in NASA spending in recent years. In fiscal 1990, NASA is expected to spend \$1.3 billion in Texas -- more than will be spent in 17 of the 18 states of the Northeast-Midwest region combined. And those dollars will continue to flow into Texas in the years ahead as NASA embarks upon its \$24 billion space station project. In addition, Texas was recently chosen as the home of the Department of Energy's \$6 billion Superconducting Super Collider (SSC), a project which will provide great stimulus to the Texas economy.

When put in the context of the budget squeeze created by the ever-declining Gramm-Rudman deficit targets, the space station, and the SSC, the S&L bail-out raises serious questions for the citizens of the Northeast-Midwest region.

COMING AND GOING

Northeast-Midwest states have traditionally received less than their share of federal funds. (This is due in large part to the siting of federal facilities, both military and civilian, in the South and West.) Non-defense discretionary spending has been the one area where the region historically has done well. The region has greatly benefitted from Urban Development Action Grants (UDAG), the Low Income Home Energy Assistance program

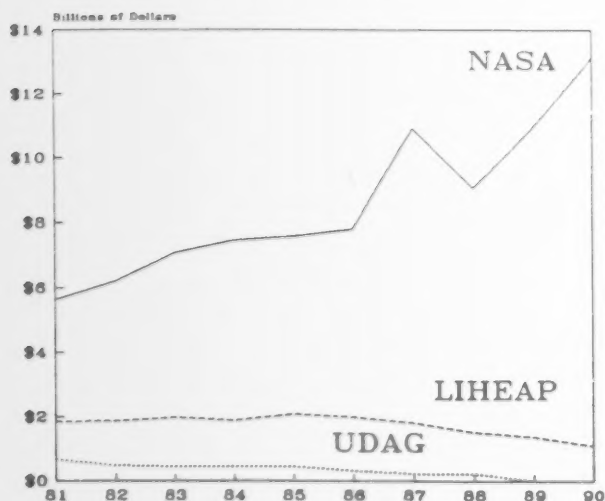
(LIHEAP), mass transit assistance, EPA waste water construction grants, federal housing programs, and Amtrak, to name a few. However, these kinds of community and economic development programs have been subject to a severe squeeze in recent years. And this squeeze will only get worse as the administration and Congress try to move from the \$155 billion deficit forecast for fiscal 1989 to the Gramm-Rudman requirement of a balanced budget by fiscal 1993. These programs have been squeezed in two ways.

First, there has been competition for funds within the non-defense discretionary area. Unfortunately, the UDAG program has been eliminated, EPA construction grants are being phased out, the funding level of LIHEAP has steadily eroded and other programs have been reduced on an annual basis for several years. At the same time, the non-defense discretionary programs that are on the rise are those which disproportionately benefit the Sunbelt, such as NASA and the SSC (see Figure 6).

Second, non-defense discretionary programs have become increasingly vulnerable as large group of somewhat "sacred" programs has expanded. In fiscal 1990, military spending, means-tested entitlement programs, Social Security, medicare, and interest on the national debt will comprise \$882 billion in spending -- 74 percent of the total. By contrast, non-defense discretionary programs will total \$190 billion in fiscal 1990.

The Congressional Budget Office (CBO) estimates that under current policy this same group of "sacred" programs would increase to \$1.1 trillion in fiscal 1993, an increase of \$244 billion (28 percent) over fiscal 1989 levels. Under current policy non-defense discretionary spending would rise by \$35 billion (18 percent) to \$225 billion.

Figure 6
Funding Trends
Selected Programs



On top of this, CBO estimates that the S&L bail-out -- which is about to join the "sacred" category -- will result in outlays of \$32 billion during the same timeframe.

The question facing the president and Congress is this: How to cut the deficit from \$155 billion to zero over a four year period when the three-quarters of the budget that is considered "sacred" is expected to grow at a 28 percent rate; when taxes are not on the table; when the already-cut-to-the-bone non-defense discretionary budget needs a \$35 billion increase just to maintain current buying power; and \$32 billion in new outlays is needed to

begin to clean up the S&L mess?

It seems likely that the already-diminished non-defense discretionary portion of the budget will once again be subject to deep cuts. And the citizens of the Northeast-Midwest region will be hit coming and going. Not only will we be required to pick up a disproportionate share of the tab to bail-out the poorly regulated S&L industry in Texas, but the federal economic and community development programs that are important to the continuing revitalization of the region will be further squeezed by the cost of the S&L bail-out as the Gramm-Rudman balanced budget target approaches.

A SMALL MEASURE OF ACCOUNTABILITY

Since the 1970's, the federal government has periodically made sizable loans to state governments which could not meet unemployment insurance benefit commitments during times of severe economic distress. According to a 1988 General Accounting Office (GAO) report, between 1972 and 1986 the states of Pennsylvania, Illinois, Michigan and Ohio borrowed over \$17 billion from the federal government to pay unemployment benefits. Despite fragile economies which have grown at half the rate of Texas (see Figure 3), these states have managed to pay almost all of the loans back, with interest.

If these states were required to reimburse the treasury for legitimate costs associated with hard times, there is no reason that states which will cost the federal taxpayer billions of dollars through inadequate regulation should not be required to reimburse the federal treasury as well.

Requesting a small measure of accountability from such states would somewhat reduce the budgetary pressure upon programs of importance to the region and would introduce an element of equity into the bail-out bill. While a large share of the blame for this disaster lies at the federal doorstep and is therefore the responsibility of the federal taxpayer, there is no reason that states which have unreasonably contributed to the problem should not be called upon to make an additional sacrifice. Such sacrifice should be required from states which (1) have made an unreasonable contribution to the problem through poor regulation and (2) have the ability to pay.

In the case of Texas, the state is both responsible and able to pay. According to the Federal Home Loan Bank Board, 90 percent of the costs of FSLIC actions in 1988 in Texas were to close or merge state-chartered institutions. The state's inadequate regulation of these state-chartered institutions will cost taxpayers across the country tens of billions of dollars in the years ahead.

While Texas may plead poverty, there is considerable evidence that the Texas economy is in the midst of a recovery. The price of West Texas crude has now risen to \$21 per barrel, from \$12 per barrel in 1986.

In addition, Texas has one of the largest untapped state and local tax bases in the nation. As noted earlier, the state has no corporate or personal income taxes. Even the revenues that the state does raise are somewhat misleading because they include oil and gas severance tax receipts, a large portion of which are passed on to energy consumers in other states. In 1987, Texas ranked 48th when determining per capita state and local taxes as a percentage of per capita income. If the state of Texas were to raise additional revenue to make an additional contribution to the treasury equal to \$100 per capita, which would raise \$1.7 billion a year, the state would only rise to 40th in this measure of the level of state and local taxation!

The people of the Northeast-Midwest region are generous. If a disaster were to strike --a drought or a flood -- they would be more than willing to pitch in to help those in need. However, they will have a very difficult time understanding why their hard-earned tax dollars should be used to clean up irresponsibility and fraud on such an incredible scale in the Sun Belt. If and when another deep recession hits our region, and if we once again have to borrow to meet our unemployment insurance obligations, our citizens may wonder why we should bother to pay it back. A genuine effort to achieve a small measure of accountability could go a long way to dispelling such cynicism.

How to read this table:

Rank: National rank of 3,046 S&Ls, determined by net worth as a percentage of assets. No. 1 is healthiest.

Institution: If insolvent, the S&L's name is in bold type with a dot before name.

City: S&L's headquarters.

Assets: In millions of dollars. "263" is \$263 million.

NW%: The S&L's net worth, or capital, as a percentage of its assets. The higher the number, the healthier the S&L. Average: 3.12%. A negative net worth means the S&L is insolvent under Generally Accepted Accounting Principles.

Check mark means S&L has been involved in a merger or other deal since this data was filed (Sept. 30, 1988).

CALIFORNIA				
Rank	Institution	City	Assets	NW%
1910	Universal Savings	Rosemead	263	4.08
1683	Commerce Savings	Sacramento	95	4.75
2961	• Arrowhead Pacific	San Bernardino	71	-33.23
2855	• Flagship Fed ✓	San Diego	95	-8.61
1227	Home Fed ✓	San Diego	16158	6.04

By Elys McLean-Ibrahim, USA TODAY

The S&Ls: Where they stand

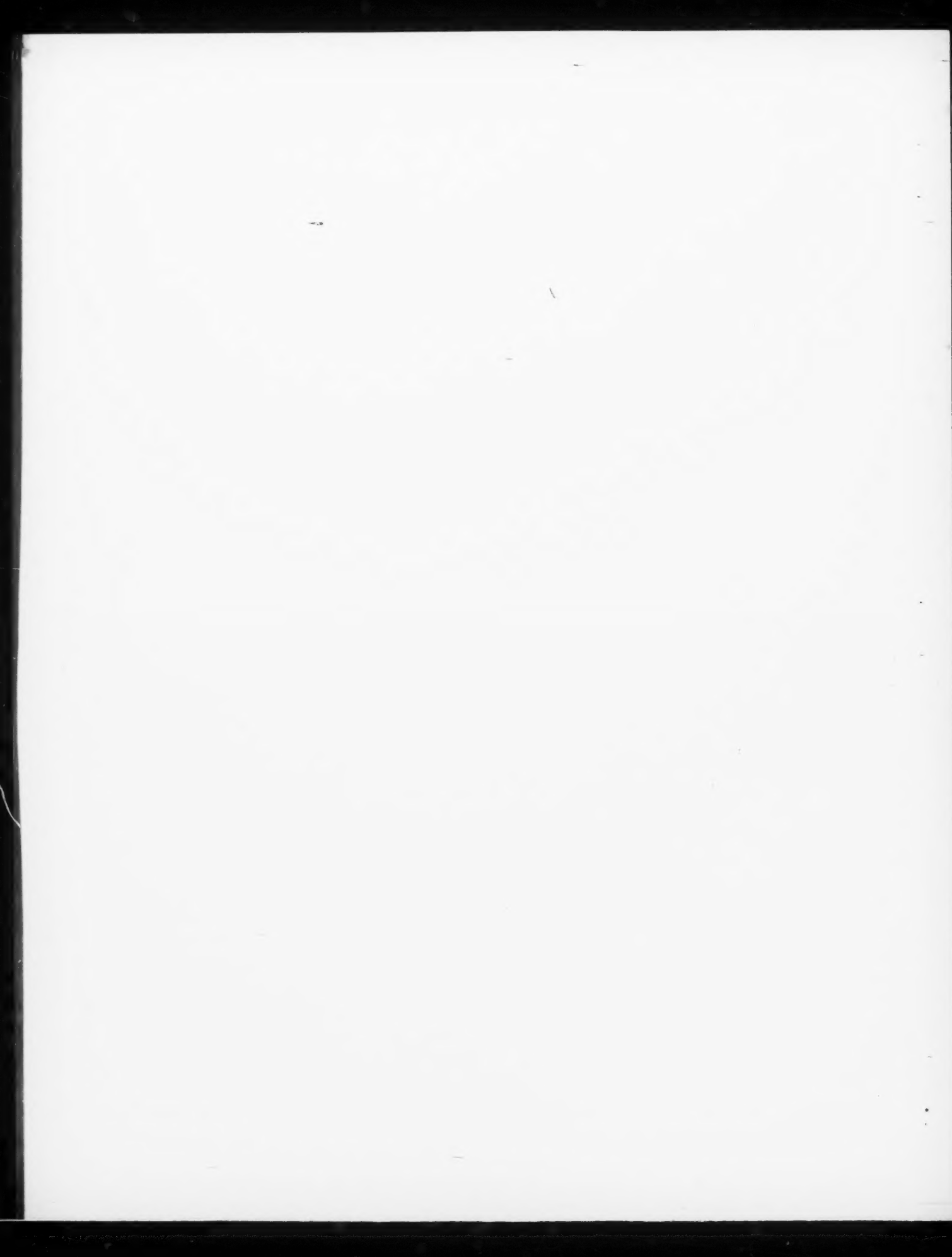
Tables here and on 6B, 7B and 8B list basic financial data for 3,046 savings and loans as of Sept. 30, 1988 — the latest available. The information is from the government and was analyzed by USA TODAY using Generally Accepted Accounting Principles — the rules that govern most companies.

The key number for an S&L: net worth as a percentage of assets. That's a basic measure of financial health.

Example: If your S&L had assets (what it owned) of \$200 million and liabilities (what it owed) of \$190 million, its net worth, or capital, would be \$10 million. Dividing that by assets, you would get a net worth percentage of 5%. The higher the percentage, the healthier the S&L. The average for all S&Ls: 3.12%. S&Ls with a negative net worth percentage are insolvent. If the S&L above had liabilities of \$210 million, its net worth

percentage would be -5%.

If your S&L is insolvent, you have nothing to fear: The government insures all deposits up to \$100,000 per account. What's more, many S&Ls now insolvent or low on capital will be managed by the government or sold to other S&Ls, or will raise new capital in other ways.



NEW ENGLAND

CONNECTICUT

CONNECTICUT

Rank	Institution	City	Assets	Ratio
2554	Community Fed	Bridgeport	389	86
982	Guardian Fed	Bridgeport	34	8.75
1708	Mechanics & Farmers	Bridgeport	1385	4.87
218	Bricks Fed Savings	Bristol	193	11.27
1276	Danbury Savings	Danbury	315	5.92
1554	Nutmeg Fed	Danbury	77	5.11
2091	Danvers Fed	Danvers	121	3.50
423	First Fed	East Hartford	388	9.32
1164	Enfield Fed	Enfield	93	8.23
190	Greenwich Fed	Greenwich	247	11.85
1925	Connecticut Savings	Hartford	20	4.03
1393	Financial Fed Savings	Hartford	28	5.82
2073	Northeast Savings	Hartford	8211	3.55
1858	Naugusuck Valley Sings	Naugusuck	118	4.19
1757	The Fed Savings	New Britain	158	4.31
1887	1st New London Sings	New London	30	4.78
2013	New London Fed	New London	260	3.73
1895	Eastern Savings	Norwich	95	4.12
538	Cargil Bank	Punah	31	8.58
1857	Charter Fed	Stamford	107	4.22
964	Seney Savings	Stamford	33	8.78
387	First Fed	Torrington	241	9.58
337	First Fed	Waterbury	670	10.03
857	Security Savings	Waterbury	180	7.15
2889	Columbia Fed Savings	Westport	138	-14.80
2023	Windsor Fed	Windsor	87	3.71
742	Windsor Locks Savings	Windsor Locks	25	7.54

MAINE

MAINE				
Rank	Institution	City	Assets	MW%
589	Auburn Savings	Auburn	\$18	8.28
32	Mid Maine Savings	Auburn	118	17.45
983	Augusta Fed	Augusta	70	8.75
97	Bar Harbor Savings	Bar Harbor	10	13.84
1278	First Fed	Bath	80	5.82
100	Bethel Savings	Bethel	64	13.89
728	Brunswick Fed	Brunswick	58	7.58
666	Cales Fed	Cales	28	7.85
887	Aroostook Co Fed	Caribou	30	7.05
338	Gardiner Savings	Gardiner	125	10.02
1041	First Fed	Lewiston	80	8.53
517	Rockland Savings	Rockland	34	8.73
2111	American Bank	Sanford	81	3.38
1788	Waldoboro Bank	Waldoboro	38	4.44
1536	Kennebec Fed	Winterville	34	5.15
317	Waterville Savings	Waterville	31	10.14

MASSACHUSETTS

MASSACHUSETTS

Rank	Institution	City	Assets	MP%
1954	Boston Fed	Boston	9802	3.94
1223	Boston Five Cents	Boston	2389	6.05
47	First Trade Union Svcs	Boston	152	18.25
607	Greater Boston Bank	Boston	146	8.17
1342	Home Owners Fed	Boston	3827	5.74
756	Hyde Park Co-Op Bnk	Boston	48	7.48
558	People's Fed	Boston	86	8.49
150	Second Fed	Boston	27	12.36
1484	Union Fed	Boston	36	6.32
411	Security Fed	Brockton	85	8.48
1097	Bay State Fed	Brookline	191	8.40
1785	First Fed	Fall River	380	4.45
643	Lafayette Fed	Fall River	84	7.96
1345	Family Fed	Fitchburg	58	5.74
1154	Fitchburg Savings	Fitchburg	172	8.24
882	Foxboro Fed	Foxboro	47	7.07
2049	First Fed	Hyannis	44	3.83
2214	Sentry Fed	Hyannis	8734	3.01
1433	Comfed Bank	Lowell	1842	5.50
918	Pioneer Financial	Malden	473	8.94
2515	Milford Fed	Milford	193	1.00
1844	Natick Fed	Natick	128	4.87
1423	Plymouth Fed	Plymouth	177	5.53
868	Colonial Fed	Quincy	94	7.10
390	Revere Fed	Revere	28	9.81
287	Solville Fed	Solville	74	10.42
215	Woburn Fed	Somerville	104	11.36
703	Winter Hill Fed	Somerville	187	7.71
400	The Fed Bank	Waltham	264	8.54
1043	New England Fed	Wellesley	187	3.53
1270	Mutual Fed Savings	Whitman	63	5.94
1015	Home Fed	Worcester	280	6.66

NEW HAMPSHIRE

NEW HAMPSHIRE				
Rank	Institution	City	Assets	MW%
656	Homebank	Berlin	\$263	7.88
929	Fed Savings Bank	Dover	86	8.91
136	First Savings	Exeter	148	12.68
525	Hampton Co-op Bank	Hampton	90	8.66
2039	First N. Co-op Bank	Kennebunk	153	3.64
1170	Numerica Savings Bank	Manchester	879	6.22
194	Milford Co-op Bank	Milford	91	11.61
290	Nashua Fed	Nashua	517	10.39
371	Lake Sunapee Savings	Newport	199	9.77
1446	Plaistow Co-op	Plaistow	132	5.47
414	Profile Bank	Rochester	55	9.43
329	Salem Co-op	Salem	119	10.08

RHODE ISLAND

RHODE ISLAND

Rank	Institution	City	Assets	NW%
850	Colonial Savings	Cranston	\$70	7.18
1075	Newport Savings	Newport	82	8.45
1064	Old Stone Bank	Providence	3723	6.52
2285	Westerly Savings	Westerly	31	2.86

VERMONT

VERMONT				
Rank	Institution	City	Assets	HYIPs
1451	Bennington Co-Op	Bennington	\$57	5.44
1496	Brattleboro Savings	Brattleboro	35	5.28
1420	Vermont Fed Bank	Burlington	462	5.54
814	Springfield Savings	Springfield	18	7.30

MID - ATLANTIC

DELAWARE

DELAWARE				
Rank	Institution	City	Assets	NW%
1937	Delaware Savings	Wilmington	\$72	3.99
2108	First Fed Savings	Wilmington	318	3.41
1897	Ninth Ward Savings	Wilmington	72	4.12
1918	White Eagle Fed Sngs	Wilmington	38	4.06
865	Wilmington Sng Fund	Wilmington	1336	7.12

MARYLAND

MARYLAND

Rank	Institution	City	Assets	NW%
1979	Annapolis Fed	Annapolis	\$399	3.87
2430	First Annapolis Svgs	Annapolis	781	1.85
2820	Glenside Fed	Annapolis	74	-4.41
745	Severn Savings	Annapolis	80	7.32
247	Advance Fed	Baltimore	35	11.00
1883	American Natl Savings	Baltimore	434	4.18
458	Anundt Fed	Baltimore	141	9.04
878	Atlantic Fed	Baltimore	223	7.07
2466	Augusta Savings	Baltimore	\$173	1.48
325	Baltimore Amer Savings	Baltimore	20	10.11
1299	Baltimore Co Svgs	Baltimore	173	5.88
2874	Baltimore Fed Fin	Baltimore	1811	-11.40
2075	Berner Fed	Baltimore	24	3.54
285	Bohemian American Fed	Baltimore	26	10.45
1346	Bradford Fed	Baltimore	210	5.74
1815	Capital Savings	Baltimore	72	4.38
1208	Chesapeake Fed	Baltimore	141	6.11
738	Fairfax Savings	Baltimore	389	7.55
678	Farmount Fed	Baltimore	19	7.80
1422	Fed Savings Bank	Baltimore	83	5.53
92	Fraternity Fed	Baltimore	54	13.98
409	Fulton Fed	Baltimore	9	9.46
2542	Gambels Fed	Baltimore	15	.78
594	Golden Pique Bldg	Baltimore	29	8.24
2	Greater Baltimore Svgs	Baltimore	7	48.06
178	Hamilton Fed	Baltimore	110	11.89
579	Harbor Fed	Baltimore	107	8.35
188	Homewood-Clinton Fed	Baltimore	30	11.86
963	Hopkins Fed	Baltimore	48	6.78
1289	Ideal Fed	Baltimore	8	5.89
2590	Inverton Fed	Baltimore	86	.24
41	Kopernik Bldg & Ln	Baltimore	8	16.53
177	Kosciuszko Permanent	Baltimore	8	11.78
618	Laurel Fed	Baltimore	172	8.10
484	Liberty Fed	Baltimore	67	8.91
359	Light Street Fed	Baltimore	11	9.85
1256	Loyola Fed	Baltimore	2046	5.98
503	Madison & Bradford Fed	Baltimore	77	8.77
454	Madison Square Fed	Baltimore	68	9.06
707	Midstate Savings	Baltimore	58	7.70
978	Monumental Savings	Baltimore	8	6.76
1522	Northfield Fed	Baltimore	22	5.18
1577	Parkville Savings	Baltimore	18	5.08
504	Patapsco Fed	Baltimore	49	8.78
416	Rosedale Fed	Baltimore	239	9.43
313	St Casimirs Savings	Baltimore	88	10.19
1396	Sharon Savings	Baltimore	253	5.61

Rank	Institution	City	Assets	NW%
867	Slave Fed	Baltimore	53	7.86
310	Vanguard Savings	Baltimore	14	10.22
444	Vigant Fed	Baltimore	8	9.12
137	Weekly Savings	Baltimore	5	12.57
1218	Westview Fed	Baltimore	58	6.07
2048	Yorkridge-Calvert Svgs	Baltimore	625	3.63
2006	John Hanson Savings	Bethesda	1010	3.78
1500	Presidential Savings	Bethesda	42	5.27
223	Western Permanent Fed	Catonville	14	11.22
516	Kent Savings	Chesapeake	14	8.74
2248	Cherry Chase Savings	Cherry Chase	4140	2.86
1407	Maximum Savings	Cherry Chase	118	5.58
989	First Fed Savings	Cumberland	323	6.73
2317	Cecil Fed	Eldon	45	2.53
701	Concord Savings	Ellicott City	7	7.71
2626	Fairview Fed	Ellicott City	147	.18
2315	Standard Fed	Gaithersburg	1586	2.54
312	Glen Burnie Savings	Glen Burnie	22	10.20
871	Home Fed	Hagerstown	236	7.09
1512	Columbian Bldg Assn	Havens De Grace	18	5.21
1936	Eastern Savings	Hunt Valley	280	3.99
652	Maryland Fed	Hyattsville	620	7.91
1021	Jannettsville Fed	Jannettsville	24	8.81
830	Suburban Fed	Landover Hills	67	7.23
356	Laurel Fed	Laurel	90	9.87
1119	Heritage Savings	Lutherville	74	6.34
1550	Wymen Park Fed	Lutherville	58	5.12
1579	Odenton Fed	Odenton	29	5.06
300	Rager Savings	Owings Mills	39	10.29
1502	N Anne Anundt Fed	Pasadena	19	5.26
368	Baltimore Savings	Plusville	31	9.79
461	Custom Savings	Plusville	275	9.03
894	Sequoia Savings	Plusville	38	7.74
1821	Kay Fed Savings	Randallstown	188	4.36
2233	Liberty Fed	Randallstown	42	2.91
2741	Royal Oak Fed	Randallstown	38	-2.82
381	Reisterstown Fed	Reisterstown	177	9.86
1303	American Fed	Rockville	109	5.84
2155	First Shore Fed	Salisbury	124	3.23
2031	Second National Fed	Salisbury	1103	3.67
1743	Citizens Savings	Silver Spring	580	4.58
1871	Potomac Savings	Silver Spring	55	4.78
432	Sylkville Bldg Assn	Sylkville	14	9.28
2864	Vermont Fed	Timonium	381	.84
373	Municipal Savings	Towson	86	9.75
1204	Senator Savings	Towson	7	6.12
42	Prince George's Fed	Upper Marlboro	25	18.52
990	Washington Savings	Waldorf	136	6.72
1267	Tn-Co Fed Svgs	Waldorf	82	5.95
1139	Ashburn Fed	Westminster	8	6.29
2346	Equitable Fed	Wheaton	384	2.38
158	Republic Fed	Wheaton	17	12.14

NEW JERSEY

NEW JERSEY

Rank	Institution	City	Assets	NW%
2044	New Jersey Savings	Alco	365	3.64
1525	Overdon Savings	Atlantic City	105	5.18
1282	Audubon Savings	Audubon	52	5.91
1470	Auze Fed Savings	Avenel	132	5.36
1262	First Savings	Beyonne	557	5.87
831	Parma Savings	Beyonne	254	7.22
2175	City Fed Savings	Bedminster	10787	3.18
2753	Fellowship Savings	Bergenfield	186	-3.32
1890	Howard Fed Savings	Berlin	49	3.82
226	American Savings	Bloomfield	140	11.22
163	Bogota Savings	Bogota	59	12.05
1830	Bordentown-Peoples	Bordentown	18	4.01
1891	Somerset Savings	Bound Brook	321	4.14
831	Ocean Fed	Brick Township	582	6.90
301	Century Fed	Bridgeport	148	10.28
2124	Young Men's Savings	Bridgeport	129	3.32
1978	Farmers & Mechanics	Burlington	332	3.88
1837	First Financial Savings	Burlington	82	4.88
641	West Essex Savings	Calowell	215	7.97
875	Cape Savings	Cape May	183	7.08
442	United Roosevelt	Canteret	75	9.14
2033	Chatham Savings	Chatham	50	3.77
1364	Inter-Boro Savings	Cherry Hill	580	5.70
2575	Center Savings	Clifton	136	.38
822	Clifton Savings	Clifton	238	7.28
864	Unity First Fed	Clifton	87	7.18
751	Valley Savings	Clatsop	308	7.48
1838	East Jersey Savings	Deal	88	4.28
1542	Delanco Savings	Delanco	540	5.13
2775	Metropolitan Fed	Denville	182	-4.00
605	Central Jersey Savings	East Brunswick	338	8.17
2301	Hansen Savings	East Brunswick	549	2.57
1647	Cresmont Fed	Edison Twnshp	1632	4.86
1464	Collective Fed Savings	Egg Harbor City	2092	5.37
852	NVE Savings	Englewood	306	7.16
1682	Columbia Savings	Far Lawn	1250	4.75
855	Monmouth Fed Savings	Fort Lee	466	7.15
1085	Freeland Savings	Freeland	144	8.42
642	Spencer Savings	Garfield	778	7.96
2604	Glen Ridge Savings	Glen Ridge	212	.04
1421	Glen Rock Savings	Glen Rock	58	5.53
348	The Gutenberg Savings	Guttenberg	113	9.92
476	Ontario Savings	Haddonfield	326	8.97
934	Haddon Savings	Haddon Heights	184	6.89
2030	Empire Savings Bank	Hammoncton	233	3.67
175	Poatty Savings	Hastbrouck Hts	391	11.90
2643	Elysian Fed Savings	Hoboken	220	-.88
1382	Haven Savings	Hoboken	244	5.86
1841	Pulaski Savings	Inverton	129	4.26
2078	Statewide Savings	Jersey City	656	3.54
245	Kaamy Fed	Kaamy	502	11.02
1851	Monarch Fed	Kaamy	184	4.24
803	Schuyler Savings	Kaamy	68	7.35
1587	Avenel Savings	Lindenwilde	140	5.03
1251	Lincoln Park Savings	Lincoln Park	29	6.00
1508	The First Savings	Little Falls	169	5.23
1850	Little Falls Savings	Little Falls	167	4.24
2416	Volunteer Savings	Little Ferry	54	1.90
84	Mayflower Savings	Livinston	112	14.18
2566	Shadow Lawn Savings	Long Branch	762	.50
2263	Mutual Aid Savings	Manasquan	111	2.77
903	Manville Savings	Manville	10	7.00
2727	Yerwood Savings	Maplewood	220	-2.51
1759	Gibraltar Savings	Mendham	99	4.51
959	The Meluchan Savings	Meluchan	70	6.80

Rank	Institution	City	Assets	NW%
1445	Manne View Savings	Middletown	136	5.48
2429	Berkley Fed Savings	Milburn	949	1.85
1580	Investors Savings	Milburn	2056	5.08
1334	Milington Savings	Milington	88	5.77
772	Milville Savings	Milville	58	7.41
2447	First Fed	Monclair	182	1.89
1830	Canaret Savings	Newark	6138	4.29
61	Dolar Savings	Newark	14	15.13
327	Penn Fed Savings	Newark	381	10.10
1972	Troant Fed	Newark	55	3.89
1907	Magyer Savings	New Brunswick	125	4.09
2345	Newton Savings	Newton	48	2.37
2858	Hulley Savings	Hulley	230	-.57
818	Ocean City Savings	Ocean City	100	7.27
2943	North Jersey Savings	Passaic	285	-25.64
2423	Alexander Hamilton	Peterson	258	1.89
2738	Irving Savings	Peterson	278	-2.89
1379	Lakewood Savings	Peterson	152	5.67
1625	United Savings	Peterson	271	4.93
2237	Canter Fed Savings	Pennington	825	2.90
1840	Clover Fed	Pennington	22	4.26
399	First Home Savings	Penns Grove	132	9.55
1532	First Savings	Penns Grove	613	5.15
2408	First Atlantic Savings	Princeton	1351	1.97
2502	Nassau Savings	Princeton	304	1.11
2964	Reliance Savings	Ramsey	84	-31.68
1963	Community Fed	Ramsey	490	3.92
2703	Ramsey's Savings	Ramsey	32	-1.85
415	Chamter Fed Savings	Randolph Twn	277	9.43
851	Mainstay Fed	Red Bank	186	7.18
577	Ridgewood Savings	Ridgewood	82	8.40
1958	Riverside Savings	Riverside	177	3.93
2238	Roebing Savings	Roebing	24	2.90
978	Rosale Savings	Rosale	231	6.76
2557	Colonial Savings	Rosale Park	394	.80
507	Boiling Springs Savings	Rutherford	421	8.78
781	Franklin Savings	Salem	120	7.46
1008	First Savings	Sea Isle City	61	6.67
1125	Anchor Savings	Somers Point	260	6.33
207	Pulaski Savings	South River	299	11.41
997	Sundry Savings	Stone Harbor	175	6.69
89	Lakeland Savings	Succasunna	269	14.76
1627	Summit Fed	Summit	139	4.91
2349	Jersey Shore Savings	Toms River	688	2.32
2282	Mercer Savings	Trantion	100	2.86
2543	Old Borough Savings	Trantion	182	.78
967	Rome Savings	Trantion	391	6.78
2525	The United Savings	Trantion	327	.93
1737	White Horse Savings	Trantion	76	4.58
1311	South Jersey Savings	Tumansville	156	5.82
58	Lanigh Savings	Union	25	15.50
108	Union City Savings	Union City	73	13.43
1658	Lands Savings	Vineland	73	4.83
1795	Security Savings	Vineland	1523	4.42
1927	Wewel Savings	Wallington	8	4.03
364	Manesquan Savings	Wall Township	117	9.82
1254	Gloucester Co Fed	Washington Twn	150	5.98
814	Wayne Savings	Wayne	131	8.10
571	First Dewitt Savings	West Caldwell	435	8.42
521	Passade Savings	West New York	273	8.89
2184	Unwellyn-Edison	West Orange	136	3.08
2808	Prospect Park Savings	West Paterson	508	10.24
1717	Fidelity Mutual Savings	Westfield	1283	-6.22
837	Westwood Savings	Westmont	85	4.85
881	Crest Savings	Westwood	30	7.21
1801	Monroe Savings	Westwood Crest	56	7.75
844	South Bergen Savings	Wood-Ridge	34	4.99
2873	First Jersey Savings	Wyckoff	180	7.18
			385	-1.91

NEW YORK

NEW YORK

Rank	Institution	City	Assets	MR%
1084	Albany Savings	Albany	\$1925	6.47
519	Albion Fed	Albion	29	8.07
736	Amsterdam Fed	Amsterdam	62	7.55
729	Amsterdam Savings	Amsterdam	268	7.57
1953	Beacon Fed Savings	Baldwin	487	3.82
2583	Seneca Fed	Baldwinsville	154	.31
1778	Bayville Fed Savings	Bayville	752	4.46
1136	Ponce De Leon Fed	Bronx	106	6.29
2652	Yonkers Fed	Bronx	161	-.58
1724	Yonkers Fed	Bronx	370	4.82
2085	Atlantic Liberty Savings	Brooklyn	98	3.52
66	Atlas Savings	Brooklyn	50	14.93
1490	Bay Ridge Fed	Brooklyn	389	5.29
2283	Brooklyn Fed	Brooklyn	149	2.86
706	Crossland Savings	Brooklyn	12510	7.70
2400	Flatbush Fed	Brooklyn	158	2.02
1415	Hamilton Fed	Brooklyn	429	5.55
2674	Nassau Fed	Brooklyn	317	-1.87
1419	Lincoln Savings	Brooklyn	2601	5.54
2398	Empire of America	Buffalo	11645	2.03
487	Canastota Savings	Canastota	8	8.87
303	Canastota Savings	Canastota	3	10.27
189	Carson Fed	Carson	73	12.01
2108	Catharine Fed	Catharine	98	3.40
680	Long Island Savings	Catonsville	2863	7.75
640	Laurel Shore Savings	Dunkirk	70	7.97
2247	Elmira Savings & L	Elmira	96	2.87
1190	Elmira Savings Bank	Elmira	184	6.16
674	Fairport Savings	Fairport	46	7.81
2330	Sunrise Fed	Farmingdale	444	2.45
270	Mid-Hudson Savings	Fishkill	262	10.81
1593	Fidelity New York	Floral Park	1868	5.01
497	Reliance Fed Savings	Garden City	893	8.81
1147	The Dime Savings Bank	Garden City	11451	6.26
532	Savings, Finger Lakes	Geneva	138	8.63
1114	Gloversville Fed	Gloversville	61	6.36
99	Gouverneur Savings	Gouverneur	38	13.75
2369	Provident Savings	Haverstraw	315	2.22
760	Highland Falls Fed	Highland Falls	44	7.46
237	Maple City Savings	Homestead	26	11.09
2288	Monk's Valley Savings	Iron	31	2.82
647	Sunrise Fed	Iron	57	7.17
1030	Cattaraugus Savings	Jackson Heights	545	6.56
2095	State Savings	Jackson Heights	452	3.48
2352	Larchmont Fed	Larchmont	136	2.30

Rank	Institution	City	Assets	MR%
2713	Central Fed Savings	Long Beach	808	-2.13
826	Astoria Fed	Long Island City	3067	7.24
1915	Financial Fed	Long Island City	151	4.07
24	Long Island City Savings	Long Island City	329	21.08
108	Jamaica Savings	Lynbrook	1424	13.41
655	Sound Fed	Mamaroneck	136	7.88
265	Masopeth Fed	Masopeth	526	10.77
88	Masopeth Savings	Masopeth	23	14.12
132	Medina Savings	Medina	18	12.77
2114	Cross Co Fed Savings	Medina Village	106	3.36
597	First Fed	Middletown	183	8.23
587	Abeus Fed Savings	New York	34	7.78
1209	American Savings	New York	83	6.06
552	American Savings Bank	New York	4187	8.52
1352	Bankers Fed Savings	New York	358	5.72
1089	Canter Fed Savings	New York	170	8.42
1124	Chenango Fed Savings	New York	34	6.33
2545	Edison Fed	New York	155	5.53
2313	Enghen Bank	New York	1836	2.54
1389	Fourth Fed	New York	238	5.89
2096	Seamen's Bank	New York	5023	3.47
1375	Anchor Savings Bank	Northport	8280	5.68
2338	Ogdensburg Fed	Ogdensburg	25	2.40
821	First Fed	Pleasantville	148	8.06
2437	Chenango Valley Fed	Pittsburgh	190	1.78
1134	Poughkeepsie Savings	Poughkeepsie	1885	6.30
1817	Home Fed Savings	Ridgewood	1081	4.85
953	Riverhead Savings	Riverhead	414	6.82
2468	Columbia Banking Fed	Rochester	1858	1.45
2419	First Fed	Rochester	5396	1.89
2787	Monroe Savings	Rochester	862	-4.86
1821	Salamancas Fed	Salamancas	32	4.05
2484	Saratoga Lake Fed	Saratoga Lake	81	1.33
2783	Eastern Fed	Saratoga	288	-3.81
1118	Schenectady Fed	Schenectady	155	6.35
1357	Northfield Savings	Staten Island	365	5.71
2362	Westchester Savings	Staten Island	174	2.24
524	First Fed	Suffern	50	8.67
879	Long Island Savings	Suffern	2348	7.80
845	Ossage Fed	Syracuse	115	7.84
805	Tarrytown Savings	Tarrytown	565	7.34
2456	Homestead Savings	Utica	92	1.82
974	Vaite Savings	Vaite	4	6.76
1468	Walden Fed	Walden	32	5.37
144	Walrus Valley Fed	Walrus	58	12.48
845	United N Fed Savings	Watertown	96	7.18
1201	Westbury Fed	Westbury	139	8.13
961	Pioneer Savings	Whitestone	243	6.79
2836	Whitestone Savings	Whitestone	477	-7.58
2255	Columbia Fed Savings	Wood Haven	1402	2.81
1562	The Yorkers Savings	Yorkers	126	5.10

PENNSYLVANIA

PENNSYLVANIA

Rank	Institution	City	Assets	MW%
1354	Abington Fed	Abington	\$154	6.72
318	Economy Savings	Altoona	118	10.13
1199	Laurel Savings	Altoona Park	148	6.14
536	Altoona Fed	Altoona	89	8.82
1054	Columbia Savings	Altoona	55	6.48
282	Investment Savings	Altoona	59	10.80
757	Reliance Savings	Altoona	124	7.48
1848	Amble Savings	Amble	112	4.25
1889	Main Line Fed	Ardmore	881	4.78
1388	Iron Workers Savings	Aston	69	5.80
2080	Atlantic Financial Fed	Bala Cynwyd	8323	3.53
2787	Liberty Bell Savings	Beaver Falls	169	-4.36
1932	Pacific Home Savings	Beaver Falls	161	4.98
1483	Bell Fed	Bellevue	242	6.28
1853	Home Savings	Bellevue	9	4.23
1678	Gr. Bethlehem Svgs	Bethlehem	85	4.78
103	Wilbur Savings	Bethlehem	13	13.81
1198	Prop. & Fed	Bridgeport	299	6.18
554	Bridgeville Savings	Bridgeville	32	8.30
422	Reliable Savings	Bridgeville	108	9.38
886	Union Bldg & Ln	Bridgeville	23	7.72
563	Fidelity Savings	Bristol	67	6.47
1257	First Fed	Bristol	218	5.98
1310	Pacific Savings	Brookville	46	5.83
823	Gr. Del Valley Svgs	Broomall	218	8.04
1253	First Fed	Carnegie	102	5.98
256	Cherokee Fed	Cherokee	153	10.88
107	American Eagle Savings	Chesler	18	13.45
1980	First Keystone Fed	Chesler	292	3.87
937	Coatsville Fed	Coatsville	84	6.88
405	Suburban Fed	Collingsdale	94	9.48
676	Central Savings	Columbia	67	7.08
947	Sovereign Savings	Conestoga	43	8.84
820	Cony Savings	Cony	30	7.27
1018	Camble Co Fed	Cresson	17	6.85
1780	Sharon Savings	Darby	127	4.51
331	Brandywine Savings	Downingtown	202	10.08
148	First Financial Savings	Downingtown	125	12.40
1911	Doyelstown Fed	Doyelstown	187	4.07
1291	Abraham Lincoln Fed	Dresher	210	5.88
1489	Valley Fed	Easton	265	6.28
1077	East Stroudsburg Svgs	E Stroudsburg	148	6.44
352	Elwood Fed	Elwood City	211	9.88
827	Marquette Savings	Erie	213	6.82
2131	County Savings	Essex	22	3.31
1144	Amesong Co Bldg	Ford City	58	6.27
2121	American Fed Savng	Franklin	133	3.34
479	Galison Savings	Galison	29	8.94
404	Greenville Savings	Greenville	38	9.51
2344	First Fed Bank	Hanover	78	2.38
958	Harleysville Savings	Harleysville	121	6.80
1365	First Fed	Harrisburg	251	5.70
1086	Home Savings	Harrisburg	922	8.47
118	Hatboro Fed	Hatboro	132	13.08
899	First Fed	Hazleton	258	7.72
2088	Greater Penn Savings	Hazleton	33	3.51
1526	Security Savings	Hazleton	86	5.17
1085	Huntingdon Valley Fed	Huntingdon Vail	65	6.47
1117	First Fed	Indiana	108	6.36
78	First American	Jenkintown	842	14.43
172	Johnstown Savings	Johnstown	299	11.97
1571	First Fed	Kane	68	5.07
636	Third Fed	Kulpsville	186	7.97
2428	Home Unity Savings	Lafayette Hill	1026	1.87
2707	Heritage Savings	Lancaster	64	-2.01
853	Parent Fed Bank	Lancaster	67	7.91
292	Westmoreland Fed	Lancaster	78	10.35
2177	Sicht Savings	Lebanon	60	3.18
781	Keystone Savings	Lehigh Valley	378	7.38
1883	William Penn Savings	Levittown	104	4.78
198	Horizon Savings	Lewistown	37	11.52
637	Witten Co Savings	Lewistown	35	7.97
2291	Lock Haven Savings	Lock Haven	38	2.87
374	Willow Grove Fed	Maple Glen	188	9.71
488	Elmwood Fed	Media	240	8.38
528	Homestead Savings	Middletown	187	9.88
864	Savings & Loan	Milton	27	7.12
2186	Colony Savings	Monaca	822	3.13
2083	First Fed	Monaca	193	3.48
1804	Community Savings	Monroeville	297	4.11
2863	Consolidated Savings	Monroeville	237	-8.48
1378	Parvate Savings	Monroeville	820	6.88
1788	Morton Savings	Morton	12	4.80

Rank	Institution	City	Assets	MW%
1672	First Fed	Mt Oliver	588	4.77
1804	Cazana Savings	Mt Pocono	308	4.98
135	Nesquehoning Savings	Nesquehoning	8	12.70
779	Dollar Savings	New Castle	108	7.38
1348	First Fed	New Castle	226	5.73
2844	Peoples Fed	New Kensington	117	-4.8
888	Commonwealth Fed	Normaltown	1105	7.02
2282	Hamilton Reliance Svgs	Normaltown	111	2.77
1467	Malvern Fed	Pack	189	5.37
892	First Fed	Perkasie	240	7.03
365	Sellersville Savings	Perkasie	141	9.81
1434	Alpha Indian Rock Svgs	Philadelphia	10	5.50
1175	Berean Savings	Philadelphia	34	6.21
1689	Chase Savings	Philadelphia	58	4.73
818	Cheltenham Fed	Philadelphia	180	7.28
1634	Fidelity Fed	Philadelphia	299	4.88
1811	Fox Chase Fed	Philadelphia	287	4.97
482	Keystone Savings	Philadelphia	8	8.92
285	Pennsylvania Savings	Philadelphia	8	9.58
465	Potomac Fed	Philadelphia	55	9.02
498	Prudential Savings	Philadelphia	153	8.80
938	Roxborough Mansyuns	Philadelphia	218	6.87
25	Second Fed	Philadelphia	18	20.16
1029	St Edmonds Savings	Philadelphia	50	6.57
1104	Ukrainian Savings	Philadelphia	72	6.38
138	United Savings	Philadelphia	87	12.53
387	Washington Savings	Philadelphia	68	9.62
893	Phoenixville Fed	Phoenixville	128	7.03
343	Brentwood Fed	Pittsburgh	67	9.98
1852	Columbia Savings	Pittsburgh	31	4.24
709	Dollar Bank	Pittsburgh	2537	7.88
244	Dwelling House Savings	Pittsburgh	13	11.02
39	Eureka Fed	Pittsburgh	34	18.59
675	Fidelity Savings	Pittsburgh	155	7.74
2235	First Fed	Pittsburgh	2940	2.91
1885	First Home Savings	Pittsburgh	187	4.15
1899	First Penn Svgs	Pittsburgh	27	4.12
980	First South Savings	Pittsburgh	203	6.75
222	Grandview Savings	Pittsburgh	19	11.23
1428	Great American Fed	Pittsburgh	451	5.52
1774	Landmark Savings	Pittsburgh	1791	4.47
40	Lyman Savings	Pittsburgh	35	16.58
1022	Mt Troy Savings	Pittsburgh	19	6.61
825	Pennwood Savings	Pittsburgh	35	7.25
1460	Pittsburgh Home Svgs	Pittsburgh	105	5.38
1509	Progressive-Home Fed	Pittsburgh	61	5.23
155	Slovak Savings	Pittsburgh	13	12.26
1845	Spring Hill Savings	Pittsburgh	145	4.25
1297	Standard Savings	Pittsburgh	157	5.87
370	Stanton Fed	Pittsburgh	23	9.79
320	Troy Hill Fed	Pittsburgh	38	10.13
1295	West View Savings	Pittsburgh	158	5.88
1481	Worthingtons Savings	Pittsburgh	24	5.32
1888	First Fed	Pottstown	244	4.15
18	Greater Pottsville Fed	Pottsville	8	25.68
2347	Great Valley Savings	Reading	177	2.34
2329	Hill Financial Savings	Red Hill	3203	2.45
34	Elk Co Savings	Red Bank	10	13.85
2140	Crusader Savings	Rosemont	78	3.28
381	Star Savings	Sayre	40	9.84
629	Schuylkill Savings	Schuylkill Haven	15	8.01
322	North Penn Savings	Scranton	49	10.12
230	Sawickley Savings	Sawickley	122	11.19
971	Central Penn Savings	Shamokin	342	6.77
783	First Fed	Sharon	380	7.46
372	Keystone Fed	Sharpsburg	24	9.75
1290	Pennview Savings	Souderton	140	5.88
2784	Horizon Financial	Southampton	2821	-1.87
1841	North East Fed	Southampton	154	4.87
2115	Springfield Fed	Springfield	105	3.37
328	United Fed	State College	454	10.09
935	Mechanics Savings	Steelton	26	6.88
319	Slovenian Savings	Strabens	67	10.13
117	Home Savings	Tamques	86	13.10
705	Bell Savings	Upper Darby	689	7.70
1945	Vanguard Fed Bank	Vandergent	196	3.97
1408	Westmut Mutual Savings	Warren	782	3.58
1441	Washington Fed	Washington	277	5.48
1298	Waynesboro Savings	Waynesboro	30	5.87
258	First Fed	Wynneburg	272	10.85
252	Franklin First Fed	Wilkes-Barre	634	10.98
1588	Founders Fed	Wilkesport	78	5.08
1226	Compass Fed	Wilmington	19	6.04
1744	Penn Savings	Wyomissing	1054	4.55
340	Yardley Savings	Yardley	72	10.01
1720	York Fed	York	798	4.84

MIDWEST

ILLINOIS

ILLINOIS

Rank	Institution	City	Assets	MW%
2337	Germania Bank	Arlon	\$805	2.42
1944	Home Fed	Arlon	123	3.97
2242	Arcoia Hmld & Ln	Arcoia	5	2.89
2789	Arlington Heights Fed	Arlington Heights	488	-4.38
1706	Douglas Savings	Arlington Heights	45	4.67
2620	Aurora Fed	Aurora	334	-1.11
1412	First Fed	Barrington	60	5.56
2550	Batavia Savings	Batavia	64	7.11
809	Beardstown Savings	Beardstown	26	7.32
2612	Forster Financial	Belleville	49	-5.36
2656	Midwest Home Fed	Belleville	123	-8.72
2610	First Fed	Belvidere	71	.00
959	Band Loan	Band	5	6.77
826	Land Of Lincoln Svngs	Benwyn	883	7.25
2294	Olympic Fed	Benwyn	994	2.60
2184	Champion Fed	Bloomington	2663	3.13
1014	First Fed	Bloomington	160	6.65
1823	Midwest Savings	Bolingbrook	37	4.34
2026	Midland Fed	Bolingbrook	105	3.69
1401	Brookhead Fed	Brookfield	255	5.59
2112	Home Fed	Carbondale	38	3.39
2513	Hancock Savings	Carthage	19	1.02
2788	Home Fed	Carthage	48	-4.38
636	Centessa Savings	Centessa	32	7.97
611	First Fed	Carro Goroo Bldg & Ln	5	8.11
421	First Fed	Champaign	119	9.39
2854	Mid-State Savings	Champaign	29	-8.58
2473	Charleston Fed	Charleston	31	1.40
2658	Columbian Savings	Charleston	14	-8.1
1130	Chesler Savings	Chesler	78	6.30
2780	American Security Fed	Chicago	87	-3.58
236	American Union Svngs	Chicago	6	11.13
219	Archer Fed	Chicago	81	11.25
2064	Avondale Fed	Chicago	537	3.59
1052	Bel Fed	Chicago	1765	6.50
1005	Calumet Fed	Chicago	396	6.68
2606	Capitol Fed	Chicago	29	.03
1622	Central Fed	Chicago	78	4.93
586	Century Fed	Chicago	27	8.30
1765	Chesler Fed	Chicago	259	4.50
31	Chicago Bldg. Ln	Chicago	1	18.28
14	Cicorp Savings	Chicago	5411	30.39
1383	Civic Fed	Chicago	44	5.66
305	Columbus Savings	Chicago	18	10.25
669	Community Savings	Chicago	212	7.84
2933	Cook Co Fed	Chicago	163	-22.94
748	Craig Fed Bank	Chicago	2320	7.52
692	Damen Savings	Chicago	122	7.74
89	East Side Savings	Chicago	68	14.06
2614	Enterprise Savings	Chicago	831	-0.3
1696	Fidelity Fed	Chicago	230	4.70
1955	First Fed Of Hegewisch	Chicago	334	3.94
601	First Security Fed	Chicago	132	8.20
2139	Fort Dearborn Fed	Chicago	72	3.28
877	Gage Park Savings	Chicago	102	7.08
256	Home Savings	Chicago	271	10.87
2459	Home Service Fed	Chicago	105	1.60
1578	Iring Fed	Chicago	287	5.06
1323	Lake Fed	Chicago	76	5.79
681	Liberty Fed	Chicago	356	7.79
242	Liberty Savings	Chicago	433	11.04
853	Lincoln Park Fed	Chicago	108	7.16
2396	Loomis Fed	Chicago	71	2.08
138	Mutual Fed	Chicago	84	12.55
1132	National Security Svngs	Chicago	31	6.30
534	North Fed	Chicago	81	8.63
140	North Side Fed	Chicago	20	12.51
553	Northwestern Savings	Chicago	1288	8.52

Rank	Institution	City	Assets	MW%
2654	Homewood Fed	Chicago	247	.60
2881	Pathway Financial	Chicago	1215	-8.27
2631	Peoples Fed	Chicago	218	-30
550	Peoples Fed	Chicago	36	5.52
80	Preferred Savings	Chicago	37	14.32
217	Pulaski Savings	Chicago	31	11.30
1874	Royal Savings	Chicago	83	4.17
438	Second Fed	Chicago	145	9.19
360	Security Fed	Chicago	157	9.85
1228	Southwest Fed	Chicago	235	6.03
1120	St Paul Fed	Chicago	3256	6.34
1668	Standard Fed	Chicago	1249	4.78
2509	Staring Fed	Chicago	33	1.05
1568	Talman Home Fed	Chicago	6089	5.08
1905	United Savings	Chicago	1384	4.11
288	Universal Savings	Chicago	29	10.41
1462	University Savings	Chicago	90	5.39
1486	Washington Savings	Chicago	11	5.31
2219	Western Savings	Chicago	104	2.98
2841	Chicopee Fed	Chicopee	52	-7.81
2126	Central Fed	Coaco	178	3.32
942	Family Fed	Coaco	58	7.19
2708	St Anthony Fed	Coaco	46	-1.94
1929	West Town Savings	Coaco	24	4.02
2540	Mid America Fed	Clarendon Hm	1567	.81
1832	De Wet Co Fed	Canton	51	4.29
1504	First Fed	Coaches	142	5.25
339	Coltsville Bldg & Ln	Coltsville	84	10.02
670	Home Fed	Coltsville	88	7.84
2896	Lyons Savings	Countryside	1532	-14.82
1591	American Savings	Danville	35	5.02
2581	Fidelity Savings	Danville	20	32
257	First Savings	Danville	27	10.86
2569	First Fed Of Macon Co	Decatur	71	41
786	Mutual Home & Svngs	Decatur	253	7.38
179	Deerfield Fed	Deerfield	255	11.77
593	First Fed	Des Plaines	308	8.25
949	Dorton-Riverdale Svngs	Dorton	49	6.84
2737	First Fed	East Allen	58	-2.80
2641	Community Savings	East Moline	138	-1.29
1121	Clover Leaf Savings	Edwardsville	50	6.34
912	First Fed	Edwardsville	64	6.96
2105	Ill Guarantee Svngs	Effingham	37	3.43
682	Washington Savings	Effingham	73	7.78
2393	Elgin Fed Financial Ctr	Elgin	210	2.08
2679	First Fed	Elgin	211	-1.25
1867	Home Fed	Elgin	394	4.19
1101	Emhurst Fed	Emhurst	289	6.39
189	Howard Savings	Evansville	53	11.65
2360	Fairbury Fed	Fairbury	88	2.26
2455	Ida Fed	Farmers Heights	570	1.62
1552	Flora Savings	Flora	22	5.12
1225	Suburban Fed	Freeport	183	6.04
1300	Union Ln & Svngs	Freeport	93	5.86
2677	Fidelity Fed	Galesburg	388	-1.15
2538	United Fed	Galesburg	410	.81
2945	Glen Ellyn Savings	Glen Ellyn	68	-25.80
523	First Granite City Svngs	Granite City	50	8.67
2816	Madison Co Fed	Granite City	132	-6.16
546	State Ln & Svngs	Granite City	30	8.55
2698	Selma Valley First Fed	Hannaburg	56	-1.70
650	Harvard Fed	Harvard	53	7.93
1242	First Fed	Herrin	49	6.01
2394	Highland Savings	Highland	27	2.12
2318	American Savings	Hillsboro	29	2.53
723	First Fed Savings	Hillsdale	228	7.59
1142	Hinsdale Fed	Hinsdale	718	6.27
2483	Homewood Fed	Homewood	285	1.33
1236	South End Savings	Homewood	33	6.02
396	Jacksonville Savings	Jacksonville	78	9.57
2642	Heritage Savings	Jerseyville	36	-48
1372	American Fed	Joliet	857	5.68
2873	Home Fed	Joliet	141	-11.25
1338	Crest Savings	Kankakee	157	5.76

ILLINOIS

Rank	Institution	City	Assets	NW%
858	Kankakee Fed	Kankakee	231	7.14
1343	First Fed	Kewanee	73	5.74
2058	Union Fed	Kewanee	125	3.80
1521	La Grange Fed	La Grange	361	5.18
2752	Concordia Fed	Lansing	543	-3.29
248	Eureka Savings	La Salle	178	10.99
51	Livermore Fed	Livermore	13	18.08
1250	Lamont Savings	Lamont	286	8.00
2647	Libertyville Fed	Libertyville	113	-8.20
1340	Lisle Savings	Lisle	187	5.75
968	Community Svngs	Litchfield	26	6.78
2193	Prospect Fed	Lombard	167	3.09
1178	Fairfield Savings	Long Grove	179	6.19
2840	Midwestern Savings	Macon	112	-7.78
2078	Marango Fed	Marango	231	3.53
1414	Community Savings	Marion	46	5.55
408	Marseilles Bldg & Ln	Marseilles	24	9.47
1060	First Fed	Mascoutah	38	6.48
654	Republic Savings	Matteson	470	7.90
186	First Fed	Mattoon	49	11.68
2088	Heartland Fed	Mattoon	177	3.50
389	OKAW Fed & Ln	Mattoon	11	9.61
2278	McHenry Savings	McHenry	94	2.68
2859	Mendota Savings	Mendota	21	8.00
1679	A J Smith Fed	Midlothian	127	4.76
519	Midford Bldg & Ln	Midford	7	8.71
2224	First Fed	Moine	85	2.96
2164	Security Savings	Monmouth	101	3.20
2592	Morris Fed	Morris	67	21
2627	Morton Fed	Morton	185	-21
1233	American Savings	Mt Carmel	14	6.02
344	Wabash Savings	Mt Carmel	8	9.97
2387	Mt Morris Savings	Mt Morris	38	2.11
2266	King City Fed	Mt Vernon	203	2.76
2200	Great Northern Savings	Mundelein	184	3.04
2718	Regency Savings	Naperville	365	-2.15
920	Nashville Savings	Nashville	15	6.93
2643	New Athens Savings	New Athens	32	-1.33
2478	Lincoln-Way Fed	New Lenox	84	1.37
1786	Jasper Co Savings	Newton	11	4.44
380	Nokomis Savings	Nokomis	18	9.67
2296	Ciizens Savings	Normal	156	2.64
1981	North Chicago Fed	North Chicago	39	3.87
2647	Clyde Fed	North Riverside	703	-53
3024	First American Svngs	Oak Brook	828	-77.78
1438	Hemlock Fed	Oak Forest	130	5.49
1787	George Wash Savings	Oak Lawn	73	4.50
1978	Great American Fed	Oak Park	1008	3.88
2572	Peoples Bldg & Ln	Oakton	9	40
2157	Olney Savings	Olney	153	3.23
1838	Financial Fed	Olympia Fields	1012	4.27
3035	First Savings	Orland Park	24	-106.48
1875	First Fed	Ottawa	262	4.17
1651	Ottawa Fed	Ottawa	92	4.85

Rank	Institution	City	Assets	NW%
1039	Pana Fed	Pana	21	6.54
2619	Edgar Co Savings	Pana	80	-1.11
737	First Fed	Pans	61	7.55
2217	First Fed	Peun	38	2.99
2412	Peun Savings	Peun	87	1.91
2401	Peoria Savings	Peoria	79	1.99
2814	Peoria Savings	Peoria	170	-5.54
1087	River Valley Savings	Peoria	207	6.42
2779	Security Savings	Peoria	342	-4.08
624	Peun Fed	Peun	55	8.03
1877	Home Guaranty Savings	Piper City	13	4.78
2651	Quincy City Savings	Quincy	302	-58
1255	Rantoul First Fed	Rantoul	27	5.98
1834	North Co Savings	Red Bud	14	4.29
2280	Riverside Savings	Riverside	39	2.87
991	First Robinson Savings	Robinson	45	6.72
2017	Rochelle Savings	Rochelle	57	3.72
1852	River Valley Savings	Rock Falls	213	4.84
2116	First Fed	Rockford	487	3.37
2492	Home Fed	Rockford	363	1.18
2555	Black Hawk Fed	Rock Island	77	62
2782	St Charles Savings	St Charles	156	-4.17
922	Marion Co Savings	Salem	34	6.93
133	Savanna Savings	Savanna	8	12.73
596	First Fed	Shelbyville	19	8.23
2808	United Savings	Sike	11	-5.08
2570	Sike Fed	Sike	1016	40
1171	First Savings	South Holland	222	8.22
996	Chaner Bank	Spaun	206	6.69
2708	Heritage Fed	Spaun	54	-2.03
2858	American Savings	Springfield	889	-8.86
2754	Citizens Savings	Springfield	94	-3.33
1211	Security Fed	Springfield	144	6.08
618	United Savings	Springfield	28	8.09
1922	First Fed Of Bureau Co	Spring Valley	86	4.06
93	Staring Fed	Staring	106	13.98
46	Peoples For Svngs	Streator	53	18.42
426	Streator Home Bldg & Ln	Streator	66	9.31
1961	Argo Savings	Summit	37	3.93
2773	Summit First Fed	Summit	59	-3.88
951	Anny Fed	Tinley Park	106	6.83
2374	Tramont Savings	Tramont	21	2.18
1444	Tramont Savings	Tramont	43	5.48
2482	First Fed	Tuscola	27	1.34
2079	Truquon Fed	Wadsworth	188	3.53
1148	First Fed	Waukegan	99	6.27
2143	Home Fed Of Lake Co	Waukegan	367	3.27
368	North Shore Savings	Waukegan	155	9.81
1247	Waukegan Savings	Waukegan	62	6.01
754	First Fed	Westchester	221	7.49
1791	Cardinal Savings	West Dundee	67	4.43
2011	Co-operative Fed	Westmont	90	3.74
2428	Horizon Fed	Wethers	1222	1.86
2230	Hometown Savings	Winfield	48	2.94
2375	Wood River Savings	Wood River	87	2.17
2323	First Savings	Zion	86	2.48

INDIANA

INDIANA

Rank	Institution	City	Assets	NW%
2736 •	First Savings	Anderson	\$208	-2.76
261	First Fed	Angola	40	10.80
87	Peoples Fed Savings	Auburn	173	14.14
1751	Peoples Bldg & Ln	Aurora	73	4.53
1543	Bargersville Fed	Bargersville	11	5.13
1127	Bedford Fed	Bedford	53	6.31
463	Farmers & Mechanics	Bloomfield	66	9.03
2792 •	Fountain Fed ✓	Bloomington	86	-4.41
900	Workingmens Fed	Bloomington	129	7.01
917	Boonville Fed	Boonville	30	6.94
2368	Northern Indiana Svngs	Boonville	52	2.22
1148	Fayette Fed	Chesleron	68	6.26
919	Union Savings	Connersville	44	6.94
1329	First Fed	Connersville	45	5.78
1108	Montgomery Savings	Corydon	54	6.38
184	Union Fed	Crawfordsville	54	11.72
2130	Homestead Fed	Delphi	62	3.31
1457	Security Fed Lake Co	East Chicago	178	5.40
1880	Blue River Fed	Edinburgh	13	4.16
1589	Evansville Fed	Evansville	94	5.02
712	First Fed	Evansville	105	7.64
1301	Mid-West Fed	Evansville	179	5.85
1816	Permanent Fed	Evansville	363	4.37
1822	Union Fed	Evansville	405	4.34
758	Home Loan Savings	Fort Wayne	166	7.47
578	Cazans Savings	Frankfort	35	8.38
843	Mutual Bldg & Ln	Franklin	33	7.18
1386	Union Fed Savings	Franklin	35	5.66
2867 •	Capital Fed ✓	Gary	51	-10.38
2830 •	First Fed ✓	Gary	272	-6.83
212	Newton Co Ln & Svngs	Goodland	6	11.38
38	Greencastle Fed	Greencastle	64	16.78
350	First Fed	Greensburg	26	9.91
1633	Greensburg Savings	Greensburg	15	4.89
375	Gniffen Fed	Griffith	30	9.70
1796	Calumet Fed	Hammond	48	4.42
551	Citizens Fed	Hammond	568	8.52
70	First Fed	Hammond	17	14.59
1234	City Savings	Hammond	57	6.02
802	Hobart Fed	Hammond	31	8.89
1155	First Fed	Huntington	83	7.35
1747	First Indiana Bank	Indianapolis	68	6.24
1450	Landmark Savings	Indianapolis	1165	4.54
2264	Railroadmen's Fed	Indianapolis	79	5.45
2834 •	Security Savings	Indianapolis	131	2.77
1048	Shelby Fed	Indianapolis	122	-1.18
795	Union Fed	Indianapolis	193	6.52
1350	Union Fed Savings	Indianapolis	1426	7.36
1080	First Fed	Indianapolis	181	5.73
2056	First Fed	Kendallville	152	6.44
			30	3.81

Rank	Institution	City	Assets	NW%
65	Kentland Fed	Kentland	4	14.98
533	First Fed	Kokomo	152	8.63
866	First Fed	Lafayette	193	7.11
1817	Lafayette Savings	Lafayette	94	4.37
91	Anchor Savings	La Porte	9	14.03
657	Dearborn Savings	Lawrenceburg	37	7.89
1648	Perpetual Fed	Lawrenceburg	70	4.86
1049	Progressive Fed	Lawrenceburg	40	6.50
1309	Union Fed	Lebanon	73	5.83
1249	Security Fed	Logansport	98	6.00
281	Logansport Savings	Logansport	38	10.49
508	First Commerce Bank	Lowell	11	8.75
1570	Madison First Fed	Madison	73	5.08
123	Fidelity Fed	Manon	86	12.95
227	First Fed	Manon	158	11.20
514	Home Bldg Assn	Marion	68	8.74
1948	First Fed La Porte Co	Michigan City	116	3.96
1485	Michigan City Savings	Michigan City	38	5.37
792	Mishawaka Fed	Mishawaka	138	7.38
203	Peoples Savings	Monaca	48	11.44
494	Mooresville Savings	Mooresville	55	8.82
2018	Munice Fed	Munice	147	3.72
1895	Mutual Fed	Munice	334	4.71
1059	American Savings	Munster	69	6.48
880	Peoples Fed	Munster	191	7.07
2027	Community First Fed	New Albany	145	3.69
302	Regional Fed	New Albany	150	10.28
173	Ameriana Savings	New Castle	288	11.94
2319	Americanist Fed	Peru	54	2.50
545	First Fed	Peru	48	8.56
267	Lincoln Fed	Plantfield	125	10.70
2605	Pioneer Fed	Phymouth	97	0.03
347	First Fed	Richmond	154	9.92
79	People's Fed	Richmond	80	14.32
363	West End Fed	Richmond	63	9.82
2503	First Fed	Rochester	75	2.56
656	First Fed	Rush	50	7.89
766	Mid-Southern Savings	Salem	42	7.44
314	Scottsburg Bldg & Ln	Scottsburg	49	10.18
2339	Fidelity Fed	Seymour	156	2.40
1549	Home Fed	Seymour	342	5.12
659	First Fed	Shelbyville	36	7.88
2427	Union Fed	Shelbyville	14	1.86
1809	Sobieski Fed	South Bend	65	4.38
436	Owen Co Fed	Spencer	20	9.24
1006	People's Bldg & Ln	Tall City	21	8.56
2872 •	Mutual Fed	Terre Haute	143	-1.81
1191	Valley Fed	Terre Haute	246	6.16
355	Indiana Fed	Valparaiso	532	9.87
2284	First Fed Bank	Vincennes	241	2.65
1753	United Fed Savings	Vincennes	122	4.52
627	First Fed	Wabash	59	8.02
1025	First Fed	Washington	35	6.58
1865	Home Bldg & Svngs	Washington	42	4.20
721	Liberty Savings	Whiting	38	7.60
333	Warren Co Fed	Williamsport	5	10.08

IOWA

IOWA

Rank	Institution	City	Assets	ROI%
2487	Home Fed	Algona	\$168	1.31
1984	Ames Savings	Ames	127	3.85
1056	Hawkeye Fed	Boone	90	6.49
1537	Midwest Fed	Burlington	244	5.15
2541	Miss Valley Savings	Burlington	74	80
1969	First Fed	Carroll	88	3.90
29	Associated Fed	Cedar Rapids	18	18.60
2359	Banc Iowa Savings	Cedar Rapids	165	2.26
2270	Perpetual Savings	Cedar Rapids	302	2.73
2576	Frischmeyer Bank	Chariton	131	37
2878	Seuss Valley Savings	Chariton	72	-36.48
894	Page Co Savings	Clarinda	17	7.03
2432	Canyon Fed	Clarion	136	1.82
1687	First Fed	Council Bluffs	191	4.73
289	First Fed Of Lincoln	Council Bluffs	69	10.40
2335	First Fed	Creston	78	2.42
2325	Cazens Fed	Davenport	183	2.47
671	First Fed	Davenport	311	7.83
2529	American Fed	Des Moines	1083	92
2784	First Financ Svng	Des Moines	283	-4.28
73	Iowa Savings	Des Moines	13	14.57
2521	Midland Financial Svngs	Des Moines	836	96
732	State Fed	Des Moines	48	7.57
2366	United Fed	Des Moines	583	2.23
2522	Harvest Savings	Dubuque	181	96
2578	1st Fed	Estherville	\$86	36
1382	First Fed Savings	Fort Dodge	136	5.82
2106	Sun Savings	Fort Dodge	28	0.43
1235	Ginnel Fed	Ginnel	56	6.02
2460	Home Fed	Harian	105	1.59
2253	Independence Fed	Independence	23	2.83
2213	Home Plan Savings	Johnson	40	3.01
1363	Kaskaskia Fed	Kaskaskia	72	5.72
2179	Marshalltown Savings	Marshalltown	127	3.14
2144	Metropolitan Fed	Mason City	989	3.26
1000	Interstate Fed	McGregor	10	6.88
1704	Mid-Iowa Savings	Newton	86	4.68
1399	Oskaloosa Home Ln	Oskaloosa	52	5.80
2249	Peoples Savings	Osborne	41	2.86
1319	First Fed	Scour City	446	5.80
2864	Home Fed	Spencer	47	-10.11
2864	Northwest Fed	Spencer	132	-36.82
2348	First Fed	Storm Lake	338	2.32
1113	Washington Fed	Washington	34	8.36
2806	MidAmerica Savings	Winterset	344	-6.17
1062	Statesman Savings	Winterset	865	6.47
818	Webster City Fed	Webster City	88	7.27

MICHIGAN

MICHIGAN

Rank	Institution	City	Assets	MMR%
62	First Fed	Adrian	\$208	15.10
1531	Homestead Savings	Albion	25	5.18
1187	First Fed	Alpena	78	8.17
1938	Great Lakes Bancorp	Ann Arbor	3058	3.99
2942	Regency Savings ✓	Ann Arbor	137	-25.25
1636	Mutual Savings	Bay City	1079	-4.89
2770	Bloomfield Savings ✓	Birmingham	889	-3.80
1347	First Security Savings	Bloomfield Hills	54	5.74
2413	La Salle Fed	Buchanan	102	1.91
506	Eaton Fed	Charlotte	107	8.78
1848	Branch Co Fed	Coldwater	70	4.25
1973	Dearborn Fed Svngs	Dearborn	198	3.88
2978	First Dearborn ✓	Dearborn	187	-41.87
2486	Detroit Fed	Detroit	208	1.31
2004	First Fed Of Mich	Detroit	11802	3.77
933	Home Fed	Detroit	22	8.89
1212	Northern Mich Svngs	Escanaba	73	6.08
1924	United Savings Bank	Farmington Hills	63	4.04
1804	Primebank	Grand Rapids	413	4.40
717	West Side Fed	Grand Rapids	84	7.82
1596	D&N Savings	Hancock	2211	5.00
410	Hastings Savings	Hastings	50	9.48
945	Ottawa Savings	Holland	220	8.85
1781	Security Savings	Jackson	274	4.48
2271	Fidelity Fed	Kalamazoo	200	2.73
992	First Fed	Kalamazoo	732	6.72
2082	Capitol Fed	Lansing	575	3.52
2152	Union Fed	Lansing	149	3.24
1798	Ludington Savings	Ludington	34	4.42
722	Marshall Savings	Marshall	39	7.80
1485	Wolverine Fed	Midland	101	5.31
279	Peoples Savings	Monroe	354	10.54
1994	Colonial Central Savings	Mount Clemens	646	3.81
1869	Muskegon Fed	Muskegon	202	4.19
1023	New Buffalo Savings	New Buffalo	54	6.80
2199	First Fed Bank & Trust	Pontiac	1497	3.05
1528	Citizens Fed	Port Huron	384	5.17
651	Macomb Savings	St Clair Shores	33	7.92
2785	Peoples Savings	St Joseph	112	-4.34
2138	St Joe Savings	St Joseph	185	3.28
2053	Franklin Savings	Southfield	352	3.81
988	Staring Savings	Southfield	98	8.73
2060	Sturgis Fed	Sturgis	63	3.59
2693	Quarterly Fed	Taylor	244	-1.34
1584	Heritage Fed	Taylor	937	5.04
1801	First Savings	Traverse City	98	4.41
975	Northwestern Savings	Traverse City	111	6.78
1739	Standard Fed	Troy	9632	4.57
1324	Interfirst Fed	Ypsilanti	86	5.79

MINNESOTA

MINNESOTA

Rank	Institution	City	Assets	ROI%
2320	Viking Savings	Alexandria	\$23	2.50
1033	First Fed	Barnes	80	8.56
1427	Brainerd Savings	Brainerd	24	5.52
2141	Marquette Fed	Brainerd	301	3.27
2310	Lakeview Fed	Detroit Lakes	101	2.56
2568	St. Louis Co. Fed	Duluth	256	4.3
2122	American Fed	E. Grand Forks	180	3.34
2730	Fairmont Fed	Fairmont	84	-3.30
2008	Fairbault Fed	Fairbault	48	3.75
1337	Home Owners Savings	Fergus Falls	172	5.76
1835	First Fed	Hastings	42	4.28
540	First State Fed	Hutchinson	147	8.56
2684	Falls Fed	International Falls	11	-1.34
849	Jackson Fed	Jackson	29	7.83
307	Lake City Fed	Lake City	27	10.23
1797	Community Fed	Little Falls	88	4.42
495	Minn Valley Savings	Mankato	18	8.82
2494	First Minn Savings	Minneapolis	3272	1.18
1871	Investors Savings	Minneapolis	385	4.18
2708	Midwest Fed	Minneapolis	3385	-2.04
2097	TCF Banking Savings	Minneapolis	5335	3.47
2244	First Fed	Morris	56	2.88
513	Redwood Falls Fed	Redwood Falls	37	8.74
1377	Security Financial	St. Cloud	264	5.68
846	St. James Fed	St. James	15	7.18
808	Home Fed	Spring Valley	262	7.33
2558	First Fed	Thief River Falls	63	5.8
1335	Queen City Fed	Virginia	114	5.77
1802	Mid-Central Fed	Wadena	54	4.11
2021	Wells Fed	Wells	182	3.71
2089	United Fed	Wendom	200	3.50
2014	Worthington Fed	Worthington	41	3.73

OHIO

OHIO

Rank	Institution	City	Assets	RW%
1318	First Fed	Akron	\$288	6.81
382	North Akron Savings	Akron	81	6.83
2788	Midland Buckeye Fed	Allen	239	-4.88
2671	Arcadium Fed	Arcadium	81	-1.88
2479	Peoples Savings Bank	Ashtabula	302	1.35
1322	Great N Savings	Barberton	308	5.79
522	Hanson Savings	Beachwood	250	8.87
1037	Berkmont Fed	Beauregard	156	6.56
2041	Buckeye Savings	Beauregard	181	3.84
2508	Citizens Fed	Beauregard	72	1.59
2103	Colonial Fed	Beauregard	88	3.43
1381	Industrial Savings	Beauregard	178	6.71
678	Beauregard First Fed	Beauregard	38	7.80
258	Beauregard Bldg & Ln	Beauregard	24	11.13
43	Peoples Bldg & Ln	Beauregard	7	16.61
2183	Blue Ash Bldg & Ln	Blue Ash	50	3.21
1843	First Fed	Bowling Green	88	4.28
1980	Santa Home Savings	Bowling Green	337	3.83
826	Bridgeport Savings	Bridgeport	38	6.92
735	Brookville Bldg & Svcs	Brookville	28	7.56
1781	First Fed	Bucyrus	88	4.51
408	Peoples Savings	Bucyrus	57	8.48
112	Equitable Savings	Cadiz	12	13.27
490	Caldwell Savings	Caldwell	30	8.88
1818	Cambridge Savings	Cambridge	128	4.38
2324	Quincy Savings	Cambridge	85	2.48
2309	First American Savgs	Carlton	780	2.58
1403	Citizens Savings	Carlton	728	5.58
1738	Merced Savings	Celina	70	4.58
879	First Fed	Cedarburg	18	7.07
1886	Centennial Savings	Cheriot	138	3.85
452	Cheriot Bldg & Ln	Cheriot	108	9.07
429	Choromus Savings	Cheriot	67	9.28
2077	Harvest Home Savings	Cheriot	80	3.54
298	Anderson Ferry Bldg	Channah	8	10.31
1333	Blue City Savings	Channah	32	5.77
463	Bramble Fed	Channah	15	8.81
1626	Brentwood Savings	Channah	83	4.82
1808	Cher Oak Fed	Channah	479	8.47
575	Cherry Grove Savings	Channah	18	8.40
450	Channah Fed	Channah	37	9.08
220	Channah High Ln & Bldg	Channah	7	11.24
1803	Columbus Savings	Channah	27	4.98
1707	Eagle Fed Bank	Channah	45	4.87
427	First Financial Savings	Channah	157	9.29
838	Foundation Savings	Channah	24	7.20
1578	Glenway Fed	Channah	617	5.08
1271	Glenway Ln & Dep	Channah	78	5.94
2358	Guardian Savings	Channah	100	2.28
788	Heritage Savings	Channah	50	7.43
1084	Hunter Savings	Channah	1285	8.40
632	Ment Savings	Channah	114	7.22
402	Mt Washington Savings	Channah	37	9.51
501	New Foundation Ln	Channah	6	8.78
1214	North Channah Ln	Channah	54	6.07
841	Oakley Improved Bldg	Channah	10	7.19
238	Price Hill Eagle Ln & Bldg	Channah	28	11.08
278	Seven Hills Savings	Channah	41	10.58
1338	Suburban Fed	Channah	183	5.75
2000	The Findley Savings	Channah	11	3.79
720	The Franklin Savings	Channah	186	7.61
481	The Mercantile Savings	Channah	33	8.92
243	Windsor Fed	Channah	38	11.03
124	Westwood Hrsd Svcs	Channah	68	12.94
1380	Winson Savings	Channah	143	6.67
2583	Broadview Savings	Cleveland	1815	-1.19
2888	Cardinal Fed Bank	Cleveland	1478	-8.14
911	Cuyahoga Savings	Cleveland	280	6.86
1275	Ohio Savings Bank	Cleveland	1501	5.92
2718	Part View Fed	Cleveland	286	-3.88
182	Pioneer Savings	Cleveland	25	11.81
2433	Superior Savings	Cleveland	107	1.81
834	First Fed Bank	Cleveland	1812	7.21
413	Third Fed	Cleveland	2335	8.44

Rank	Institution	City	Assets	RW%
1714	TransOhio Savings Bank	Cleveland	6478	4.85
2254	Western Reserve Svcs	Cleveland	183	2.83
1153	Women's Fed Bank	Cleveland	756	6.25
2458	Buckeye Fed	Columbus	1102	1.80
2774	Freedom Fed	Columbus	374	-3.88
2536	Mid-America Fed	Columbus	1324	.87
1173	State Savings Bank	Columbus	1341	8.21
2370	Commut Savings	Columbus	56	2.22
204	Home Ln & Savings	Coshocton	38	11.42
1408	Covington Bldg & Ln	Covington	83	5.58
808	Crescent Bldg & Ln	Crescent	28	8.87
1208	Fake Savings	Cuyahoga Falls	288	8.11
1206	Valley Savings	Cuyahoga Falls	48	8.12
1748	Citizens Fed	Dayton	2282	4.54
2882	Gem Savings	Dayton	1871	-8.88
1145	Dear Park Fed	Dear Park	43	6.27
744	Midwest Savings	De Graff	23	7.53
1048	First Fed	Defiance	355	6.51
2834	Home Savings	Defiance	218	-3.88
832	Fidelity Fed	Delaware	40	8.00
407	Citizens Fed	Delphos	51	9.48
1749	First Fed	Delta	85	4.53
844	First Fed	Dover	52	7.96
549	Roberts Savings	East Liverpool	133	8.53
1194	Northern Savings	Elyria	180	6.18
887	Independent Savings	Eucaly	85	8.73
1754	Diamond Savings	Findlay	810	4.52
2365	First Fed	Galion	138	2.27
1482	Galion Bldg & Ln	Galion	21	5.32
2888	Genova Fed	Genova	44	-9.4
831	Genova Savings	Genova	48	8.00
1800	Germanstown Fed	Germanstown	48	4.41
1203	Indian Village Fed	Gnadenhutten	30	8.12
383	Apollo Savings	Golf Manor	78	9.64
211	Home Bldg & Ln	Greenfield	14	11.38
2434	Greenville Fed	Greenville	85	1.80
154	Mayflower Savings	Groesbeck	44	12.35
1118	Sycamore Savings	Groesbeck	25	6.34
2421	Columbia Fed	Hamilton	70	1.89
883	Dollar Fed	Hamilton	152	7.07
2484	Home Fed	Hamilton	180	1.51
1448	Harrison Bldg & Ln	Harrison	72	5.48
858	Hicksville Bldg Ln	Hicksville	28	7.15
12	Anchor Savings	Hillsboro	18	31.71
20	Liberty Savings	Hillsboro	58	24.22
1103	First Fed	Ironton	43	6.38
1847	Lawrence Fed	Ironton	54	3.98
218	Liberty Fed	Ironton	30	11.33
2580	Lincoln Savings	Ironton	13	.57
1474	First Fed	Kant	50	5.33
1572	Home Savings	Kant	38	5.07
587	Home Savings	Kenton	57	8.28
1186	Kanwood Savings	Kanwood	27	6.23
384	First Fed	Lakewood	332	9.54
1805	Home Fed	Lakewood	324	4.38
1588	Parfield Fed	Lancaster	183	5.04
718	Peoples Bldg Ln	Lancaster	38	7.82
308	Leesburg Fed	Leesburg	523	10.22
2687	Citizens Ln & Bldg	Lima	128	-1.38
1854	First Fed	Lima	203	4.23
2919	South Side Savings	Lima	84	-20.87
984	Enterprise Fed	Lockland	112	8.75
1658	Carens Ln & Svcs	London	27	4.81
778	First Fed	Lorain	188	7.40
602	Union Savings	Loveland	51	8.20
1010	Home Builders	Lynchburg	12	8.67
1524	Oak Hills Savings	Mack	132	5.18
388	Cottage Savings	Maders	185	9.79
824	Mechanics Bldg & Ln	Mansfield	158	7.28
1174	Highland Fed	Manheim	48	6.21
1659	Liberty Savings	Manville	23	4.81
1705	Manville Savings	Manville	71	4.68
188	Pioneer Savings	Manville	12	12.02
815	Peoples Bldg Ln	Mason	32	7.29
2887	First Savings	Messiah	179	-8.88

OHIO

Rank	Institution	City	Assets	NPW%
510	Peoples Fed	Mason	68	8.75
1814	Security Fed	Mayfield Heights	288	4.95
378	McArthur Savings	McArthur	36	9.70
791	Mutual Fed	Mansburg	78	7.38
1213	Miami Savings	Mansburg	27	8.07
445	American Savings	Middletown	38	9.11
1197	Mutual Bank	Middletown	272	6.15
1561	Security Savings	Milford	83	5.10
330	Market Bldg & Svcs	Mt Healthy	35	10.08
2844	First Fed	Mt Vernon	79	-8.1
564	Nelsonville Home	Nelsonville	12	7.88
633	New Canaan Fed	New Canaan	31	7.99
1079	Clarmont Savings	New Richmond	73	8.44
1548	County Savings	Newark	788	5.12
960	First Fed	Newark	75	8.80
628	Gasque Savings	Newbury	18	8.02
234	Home Fed	Niles	58	11.14
114	Clarks-North Bend	North Bend	6	13.18
502	Fidelity Fed	Norwood	158	8.77
191	First Savings	Norwood	8	11.62
610	Thrift Savings	Norwood	132	8.13
889	Century Fed	Parma	47	7.05
2848	First Border Savings	Piquette	108	-8.36
348	Third Savings	Piquette	114	9.92
598	American Savings	Portsmouth	65	8.21
2756	Ohio Savings	Portsmouth	106	-3.38
2276	Ravenna Savings	Ravenna	65	2.88
195	Valley Central Bldg & Ln	Reading	45	11.56
743	Ripley Fed	Ripley	39	7.54
248	Metropolitan Savings	Shaker Heights	110	11.00
1045	Peoples Savings	Sharonville	184	8.52
1515	Mutual Fed Savings	Schuyler	35	5.20
1040	Peoples Fed	Schuyler	87	8.54
902	Home City Fed	Springfield	31	7.01
2728	Merchants, Mech Fed	Springfield	312	-2.88
250	Springfield Fed	Springfield	113	10.98
1878	1st Ohio Savings	St Bernard	86	4.17
1302	The Leno Savings	St Bernard	43	5.85
2832	Ohio Valley Savings	Staubenville	204	-22.83
167	Strasburg Savings	Strasburg	23	12.02
1823	Strongsville Savings	Strongsville	182	4.93
2462	C S L Savings	Tiffin	141	1.58
923	Monroe Fed	Tipp City	44	6.82
1786	First Fed	Toledo	1361	4.44
2574	United Home Fed	Toledo	530	.38
2316	Peoples Bldg & Svcs	Troy	117	2.53
434	Peoples Savings	Urbana	45	9.25
776	Perpetual Fed	Urbana	118	7.40
591	First Fed	Van Wert	64	8.26
462	Van Wert Fed	Van Wert	52	9.03
228	Vandalia Savings	Vandalia	21	11.20
954	Home Savings	Wapakoneta	20	8.82
995	First Fed	Warren	323	8.70
1008	Trumbull Savings	Warren	295	8.67
2588	First Fed	Washington C H	58	.25
187	Central Fed	Wellsville	61	11.67
249	Perpetual Savings	Wellsville	18	10.98
1387	Jefferson Savings	West Jefferson	85	5.65
804	Peoples Savings	West Liberty	12	7.34
473	Milton Fed	West Milton	94	8.98
932	Adams Co Bldg & Ln	West Union	18	6.90
178	Williamsburg Bldg & Ln	Williamsburg	18	11.77
529	Wilmington Savings	Wilmington	48	8.65
254	Woodfield Savings	Woodfield	13	10.91
1177	First Fed	Wooster	332	8.19
2865	Peoples Fed Bank	Wooster	341	-18.32
1728	Wayne Savings	Wooster	229	4.81
861	Home Fed	Xenia	215	7.14
1184	Peoples Savings	Xenia	188	6.18
424	First Fed	Youngstown	388	9.32
1050	Home Savings	Youngstown	854	8.50
1013	Metropolitan Savings	Youngstown	226	8.88
2083	First Fed	Zanesville	148	3.52
1381	Mutual Fed Savings	Zanesville	348	5.88

WISCONSIN

WISCONSIN

Rank	Institution	City	Assets	ROI%
1567	Northwest Fed S&S	Amery	957	5.08
2384	Home Savings	Appleton	167	2.08
753	North Land Savings	Ashland	141	7.49
581	Banaroo Fed	Banaroo	95	8.48
2028	Wachovia Fed	Barron	198	3.88
471	Rock Savings	Beloit	84	8.99
1517	Family Financial Savings	Brookfield	121	5.19
583	Great Midwest Savings	Brookfield	305	8.31
918	North Shore Savings	Brookfield	787	8.94
788	Federated Financial	Butler	303	7.38
788	First Ozaukee Savings	Cedarburg	41	7.38
379	Cumberland Fed	Cumberland	20	9.88
1224	De Pere Fed	De Pere	99	8.04
2911	Durand Fed	Durand	114	-19.41
2080	First Fed	Eau Claire	318	3.50
2828	Community Savings	Fond Du Lac	197	-4.87
1381	Fox Valley Savings	Fond Du Lac	154	5.83
453	First Northern Savings	Green Bay	280	9.07
1111	Michell Savings	Greenfield	86	6.37
1246	Equitable Savings	Hesse Corners	241	8.01
475	Hartford Savings	Hartford	48	8.98
984	East Wisconsin Savings	Kaukauna	102	6.70
284	Kenosha Savings	Kenosha	331	10.47
1430	First Fed	La Crosse	505	5.52
688	Lady Smith Fed	Lady Smith	20	7.75
1684	Anchor Savings	Madison	1253	4.78
2510	First Fed	Madison	329	1.03
1082	Home Savings	Madison	71	8.43
106	Marshfield Savings	Marshfield	85	13.52
280	Mayville Savings	Mayville	18	10.82
166	Time Fed Savings	Madison	123	12.03
488	Merrill Fed	Merrill	21	9.01
1182	Milton Savings	Milton	17	6.18
848	Badger Savings	Milwaukee	218	7.18
901	Bay View Fed	Milwaukee	83	7.01
808	Columbia Savings	Milwaukee	11	8.18
683	Continental Savings	Milwaukee	133	7.88
1783	Onset American Savings	Milwaukee	188	4.43
1138	Quintinity Savings	Milwaukee	252	6.29
296	Kirschbaum Fed	Milwaukee	135	10.33
725	Lincoln Savings	Milwaukee	109	7.59
815	Mutual Savings	Milwaukee	1007	8.10
15	Reference Savings	Milwaukee	23	27.83
675	Republic Savings	Milwaukee	458	7.81
280	Security Savings	Milwaukee	2001	10.52
1732	Universal Savings	Milwaukee	88	4.80
1814	Pioneer Savings	Mt Pleasant	123	4.38
342	Twin City Savings	Neenah	156	10.09
1237	Paper City Savings	Nekoosa	27	8.01
225	New London Savings	New London	87	11.22
377	Oaklawn Savings	Oaklawn	180	9.88
1538	First Fed	Patterson	18	5.14
1083	Port Wash Savings	Port Washington	96	8.42
2453	Central Fed	Ripon	98	1.84
714	United Savings	Sheboygan	322	7.83
315	S Milwaukee Savings	S Milwaukee	138	10.16
2295	Western Fed	Sperts	118	2.80
777	St Francis Savings	St Francis	800	7.40
622	American Savings	Stevens Point	48	8.05
1519	First Financial Savings	Stevens Point	2242	5.18
828	Superior Savings	Superior	40	8.02
904	Wisconsin Savings	Tamash	70	6.89
1182	Tamashew Savings	Tamashew	31	6.23
1452	Viroqua Fed	Viroqua	38	5.43
232	First Fed Savings	Wausau	58	11.18
928	Marathon Savings	Wausau	82	6.82
2212	Hopkins Savings	Wausau	199	3.01
284	Wauwatosa Savings	Wauwatosa	353	10.34
1811	Hanson Savings	West Allis	84	4.38
87	Marquette Savings	West Allis	54	18.84
530	West Allis Savings	West Allis	138	8.84
1448	West Bend Savings	West Bend	118	8.46
241	West Rapids Savings	West Rapids	63	11.08

OUTSIDE the REGION

CALIFORNIA

CALIFORNIA

Rank	Institution	City	Assets	MR%
972	Eastern Savings	Alhambra	\$75	6.77
2503	Progressive Savings	Alhambra	396	1.08
2221	Republic Fed	Alhambra	1947	2.97
1559	United Calif Savings	Anaheim	680	5.11
793	Heart Fed	Auburn	763	7.37
2104	Pacific Savings	Auburn	551	3.43
2786	First Fed	Bakersfield	130	-4.36
2274	Guadalupe Fed	Bakersfield	28	2.70
1520	Paramount Savings	Bakersfield	66	5.18
1691	Stockdale Savings	Bakersfield	85	4.71
3036	Beverly Hills Svgs	Beverly Hills	934	-108.18
1645	California Professional	Beverly Hills	42	4.87
1330	Columbia Savings	Beverly Hills	11433	5.78
1404	First Savings	Beverly Hills	81	5.58
2536	Gratifier Savings	Beverly Hills	13113	84
1666	Great Western Bank	Beverly Hills	29216	4.78
2321	Sierra Fed	Beverly Hills	59	2.49
131	Southern Calif Savings	Beverly Hills	2035	12.78
1996	Unity Savings	Beverly Hills	461	3.80
1946	NewAmerica Savings	Camarillo	120	3.97
2231	Bullfinch Savings	Chico	117	2.93
2182	Enterprise Savings	Compton	17	3.21
1417	Downey Savings	Costa Mesa	3577	5.54
2908	Pacific Savings	Costa Mesa	1128	-18.32
1920	First Of San Gab Valley	Covina	368	4.05
1558	US Community Savings	Encinitas	53	5.11
2187	Enono Savings	Enono	231	3.12
1018	Vista Savings	Enono	70	6.63
2759	Carver Savings	Escondido	281	-3.48
1327	Palomar Savings	Escondido	72	5.79
1189	Gold River Savings	Fair Oaks	54	6.16
924	Secure Savings	Fontana	47	6.92
2343	Financial Savings	Fresno	76	2.38
1698	University Savings	Fresno	68	4.70
1078	Fulton Savings	Fulton	350	6.44
2777	Security Fed	Garden Grove	82	-4.04
1863	Fidelity Fed	Glendale	4329	4.21
1768	Glendale Fed	Glendale	23758	4.50
1231	Seals Savings	Glendale	4893	6.03
1953	Westport Savings	Hanford	156	3.94
849	Hawthorne Savings	Hawthorne	934	7.16
2410	Cabrillo Savings	Hayward	80	1.92
2159	Old Stone Of Calif	Hayward	237	3.22
1384	Hemet Fed	Hemet	491	5.66
1917	Inland Savings	Hemet	110	4.06
979	Beach Savings	Huntington Bch	82	6.78
2182	Charter Savings	Huntington Bch	433	3.13
2591	Huntington Savings	Huntington Bch	111	2.23
2365	Mercury Savings	Huntington Bch	2619	2.23
1643	Liberty Savings	Huntington Park	45	4.87
1782	Irwin City Savings	Irwin	93	4.46
489	Starling Savings	Irwin	180	8.88
1008	La Jolla Savings	La Jolla	91	6.68
240	Lake Savings	Lakeport	58	11.08
2058	Heartland Savings	La Mesa	123	3.57
2371	Antelope Valley Savings	Lancaster	319	2.22
1861	Guardian Savings	Long Beach	538	4.21
2165	Long Beach Savings	Long Beach	667	3.20
2022	American Interstate	Los Angeles	30	3.71
1987	Bel Air Savings	Los Angeles	528	3.84
906	Brentwood Sq Savings	Los Angeles	111	6.98
2128	Broadway Fed	Los Angeles	93	3.32
2161	Brookside Savings	Los Angeles	575	3.21
1792	California Fed	Los Angeles	24718	4.43
1285	Century City Savings	Los Angeles	22	5.90
1133	Coast Savings	Los Angeles	12274	6.30
2150	East-West Fed	Los Angeles	419	3.25
2527	Farmy Savings	Los Angeles	153	92
1734	First Global Savings	Los Angeles	40	4.58
537	First National Savings	Los Angeles	299	6.61
584	First Public Savings	Los Angeles	158	6.31

Rank	Institution	City	Assets	MR%
2960	Founders Savings	Los Angeles	126	-32.88
2211	Hancock Savings	Los Angeles	188	3.01
1098	Highland Fed Of LA	Los Angeles	311	6.40
1443	Home Savings	Los Angeles	32518	5.49
1713	Lincoln Savings	Los Angeles	5253	4.66
2665	Southeast Savings	Los Angeles	838	-83
353	Standard Savings	Los Angeles	168	9.88
1709	Union Fed	Los Angeles	2146	4.67
677	Westside Savings	Los Angeles	61	7.80
3010	Westwood Savings	Los Angeles	342	-68.19
2326	Wishra Savings	Los Angeles	99	2.46
1771	Wishra Savings	Malibu	192	4.49
3007	Manhattan Bch Savings	Manhattan Bch	30	-42.84
2688	Royal Oak Savings	Manitoba	37	-1.40
1820	Executive Savings	Marina Del Rey	65	4.35
1964	Western Fed	Marina Del Rey	4299	3.92
1135	Comerstone Savings	Mission Viejo	60	6.30
2308	Trust Savings	Monterey Park	180	2.56
2334	Fair West Savings	Newport Beach	4559	2.43
1616	Household Bank	Newport Beach	4465	4.95
1378	Newport Balboa Svgs	Newport Beach	608	5.67
580	Pioneer Savings	Newport Beach	17	4.51
1284	Standard Pacific Svgs	Newport Beach	160	8.35
2977	Unified Savings	Northridge	68	5.91
2982	City Fed Savings	Northridge	38	-41.16
559	Equitic Savings	Oakland	21	-44.03
1408	World Savings	Oakland	35	8.48
54	Ontario Savings	Ontario	15187	5.57
2975	First California Savings	Orange	114	15.86
1563	Western Financial	Orange	8175	-40.88
2127	Great Pacific Savings	Pacific	2313	5.08
1568	Westcoast Savings	Pacific Palisades	193	3.32
2107	Palm Springs Savings	Palm Springs	88	5.08
1673	Melale Savings	Pai Ver Pan	127	3.42
96	Mutual Savings	Pasadena	100	4.77
1775	Northbay Savings	Petaluma	352	13.84
1692	El Dorado Savings	Petaluma	213	4.47
2848	First Security	Pleasant Hill	471	4.71
1699	Amador Valley Savings	Pleasanton	169	-8.38
1389	Pomona First Fed	Pomona	99	4.70
341	First Deposit Savings	Pomona	1241	5.64
1440	Redlands Fed	Redding	82	10.00
1870	Frontier Savings	Redlands	709	5.49
713	First Fed	Redondo Beach	57	7.64
72	Mission Savings	Ridgecrest	145	7.64
1359	Provident Fed Savings	Riverside	15	14.58
1296	Summit Savings	Rosemead	512	5.71
1910	Universal Savings	Rohnert Park	63	5.88
1683	Commerce Savings	Rosemead	263	4.08
1893	Mother Lode Savings	Sacramento	95	4.75
1477	Sacramento Savings	Sacramento	99	4.13
2961	Arrowhead Pacific	Sacramento	2367	5.33
1716	First Fed	San Bernardino	71	-33.23
1505	Life Savings	San Bernardino	137	4.66
1498	Eureka Fed	San Carlos	65	5.24
2081	San Clemente Savings	San Clemente	1892	5.27
2855	Flagship Fed	San Diego	297	3.58
1726	Grand Savings	San Diego	86	-8.81
1599	Great American First	San Diego	214	4.62
1227	Home Fed	San Diego	12687	4.99
2351	Imperial Savings	San Diego	16158	6.04
1722	International Savings	San Diego	12405	2.30
2222	Rancho Bernardo Svgs	San Diego	168	4.63
1385	Atlantic Financial Svgs	San Francisco	118	2.97
381	California Savings	San Francisco	734	5.62
130	Citibank Savings	San Francisco	423	9.80
2120	Continental Savings	San Francisco	7292	12.81
2082	First National Bank	San Francisco	773	3.35
3816	Gateway Savings	San Francisco	23561	3.50
108	Global Savings	San Francisco	82	-73.88
1983	Golden Corn Savings	San Francisco	32	7.70
		San Francisco	193	3.86

CALIFORNIA

Rank	Institution	City	Assets	NRW%
1047	Hamilton Savings	San Francisco	272	6.51
1385	Home Fed	San Francisco	548	5.66
2390	Homestead Savings	San Francisco	5897	2.08
2205	Pacific Coast Savings	San Francisco	887	3.03
2007	San Francisco Fed	San Francisco	4435	3.65
813	Sincere Fed Savings	San Francisco	94	7.30
2081	Time Savings	San Francisco	68	3.53
1331	United Savings	San Francisco	929	5.78
1553	Saratoga Savings	San Jose	136	5.11
9	Transamerica Savings	San Luis Obispo	19	33.79
1002	Bay View Fed	San Mateo	2465	6.68
1903	Pan American Savings	San Mateo	300	4.11
2871	Columbus Savings	San Rafael	225	-38.88
590	First Fed	San Rafael	95	8.27
943	New Horizons Savings	San Rafael	145	6.85
1313	Butterfield Savings	Santa Ana	688	5.82
2942	Perpetual Savings	Santa Ana	39	-29.46
1514	Plaza Savings	Santa Ana	64	5.20
2042	Courtesy Savings	Santa Barbara	1289	3.94
2025	La Cumbre Savings	Santa Barbara	183	3.70
2534	Santa Barbara Savings	Santa Barbara	5025	88
1876	Commercial Pac Svngs	Santa Cruz	49	4.17
1870	Century Fed	Santa Monica	1093	4.19
1618	First Fed Bank Of Calif	Santa Monica	2180	4.85
2461	Viking Savings	Santa Monica	26	1.50
2341	Santa Paula Savings	Santa Paula	252	2.39
683	Luther Burbank Savings	Santa Rosa	150	7.74
1032	Sherman Oaks Savings	Sherman Oaks	45	6.56
2897	Signal Savings	Signal Hill	53	-14.88
1681	Los Padres Savings	Solvang	123	4.75
1152	Sentinel Savings	Sonoma	39	6.25
3014	Tahoe Savings	S Lake Tahoe	47	-49.88
2048	Peninsula Savings	S San Francisco	80	3.63
2547	American Savings	Stockton	30345	73
1483	Stockton Savings	Stockton	898	5.32
2735	Washington Savings	Stockton	75	-2.76
2123	Del Amo Savings	Torrance	140	3.33
1600	Torrance Savings	Torrance	96	4.99
2322	Tracy Savings	Tracy	96	2.48
2585	Constitution Fed	Tustin	75	30
973	Allied Savings	Ukiah	40	6.77
2526	Independence Savings	Vallejo	446	93
1503	Surety Fed Savings	Vallejo	50	5.26
2137	Valley Fed	Van Nuys	3431	3.29
595	Associates Fed	Walnut Creek	124	8.24
3008	Cal America Savings	Walnut Creek	172	-44.54
326	Watsonville Fed	Watsonville	130	10.10
2758	City Savings	Westlake Vill	28	-3.42
2378	Delta Savings	Westminster	60	2.16
685	Quaker City Fed	Whittier	358	7.78
2531	Westco Savings	Wilmington	215	91
2579	Investment Savings	Woodland Hills	278	34
2783	Western Empire	Yorba Linda	118	-4.21
1684	Sutter Buttes Savings	Yuba City	77	4.75

FLORIDA

FLORIDA

Rank	Institution	City	Assets	NW%
3	First Coast Savings	Amelia Island	\$7	44.23
1088	Palm Plaza Savings	Boca Raton	30	6.42
2136	Pomona Savings	Boca Raton	70	3.29
3821	Southern Piedmont	Boca Raton	150	-75.81
2839	Beach Fed	Boynton Beach	32	8.54
548	Corral Coast Savings	Bradenton	57	5.28
1491	Key Fed Savings	Casselberry	140	7.49
752	Crown Savings	Clewisville	78	3.02
2210	Enterprise Fed	Clewisville	153	2.98
2065	Fortune Fed Savings	Clewisville	2117	1.89
2225	Life Savings	Clewisville	54	2.19
2449	Pioneer Savings	Clewisville	2451	7.58
2373	First Fed Of Hendry Co	Corral Gables	\$65	3.30
726	Corral Gables Fed	Corral Gables	790	3.18
2133	Pomona De Leon Fed	Corral Gables	142	6.49
2170	Professional Savings	Corral Gables	37	6.56
1055	United Savings	Corral Springs	128	-22.13
1034	Corral Savings	Daytona Beach	1152	2.12
2928	South Florida Savings	De Funiak Spr	90	6.56
2383	Security First Fed	Deerfield Beach	215	5.62
1035	First Fed Savings	Deerfield Beach	129	5.14
1394	Investors Of Fla Savings	Deerfield Beach	150	-14.80
1540	Charter Savings	Deerfield Beach	31	10.08
2893	Financial Security	Deerfield Beach	218	2.73
332	Destin Savings	Destin	230	6.8
2269	First Fed	Eustis	2171	2.56
2552	First Family Fed	Fort Lauderdale	178	4.78
2304	Atlantic Fed	Fort Lauderdale	57	8.42
1680	Guardian Savings	Fort Lauderdale	856	8.43
572	Interbank Savings	Fort Lauderdale	89	6.31
570	First Fed	Fort Myers	235	-4.18
1129	Partway Fed Savings	Fort Myers	874	4.66
2817	First Citizens Fed	Fort Pierce	109	9.26
1711	Harbor Fed	Fort Pierce	35	9.87
433	First Of Southwest Fla	Fort Walton Beach	27	-54.29
357	People's Fed Savings	Hialeah	23	13.16
2997	New Metropolitan Fed	Hialeah	1673	1.84
115	Senior Savings	Hollywood	941	5.81
2431	Hollywood Fed	Hollywood	238	6.07
1317	Home Savings Of Florida	Hollywood	86	7.88
1216	Suncoast Savings	Hollywood	46	8.23
661	Unifirst Fed Savings	Hollywood	330	3.31
1161	Homestead Fed Savings	Homestead	230	4.74
2129	First Fed Of Citrus Co	Inverness	68	6.62
1686	American Fed Savings	Jacksonville	213	6.37
1020	Citizens Fed Savings	Jacksonville	1189	33
1112	Community Savings	Jacksonville	1244	-2.40
2580	Duval Fed	Jacksonville	22	9.16
2725	First Fed	Jacksonville	204	5.48
441	First Trust Savings	Jacksonville	110	4.77
1447	Jacksonville Fed	Jacksonville	228	-19.81
1675	Republic Savings	Jupiter	399	3.04
2913	First Of Fla Keys	Key West	413	4.16
2202	First Fed	Kissimmee	103	5.52
1681	First Fed Of Fla	Lakeland	54	5.69
1429	First Fed	Lake Wales	347	-23.27
1370	Nova Savings	Lake Worth	39	6.22
2836	First Fed	Large	219	8.74
1167	Union Savings Of Fla	Lauderhill	74	5.50
986	First Fed Of Lake Co	Leesburg	1798	97
1436	First Fed Of Fla	Live Oak	93	12.35
2519	Commonwealth Savings	Margate	584	1.02
152	First Fed Savings	Marionna	4927	6.94
2512	United Savings	Melbourne	4540	4.32
914	American Savings	Miami	377	6.47
1827	Amerfirst Bank	Miami	42	-18.18
1067	Atco Savings	Miami	9681	4.20
2899	Brickellbank Savings	Miami	1712	2.87
1856	Central Savings	Miami	3011	17.19
2248	Chase Fed	Miami	3477	4.81
36	Citico Savings	Miami		
1731	Citizens Fed	Miami		

Rank	Institution	City	Assets	NW%
1093	Consumers Savings	Miami	57	6.40
2232	Flagler Fed	Miami	1566	2.92
2340	General Bank Savings	Miami	360	2.39
1150	Gibraltar Savings	Miami	62	6.25
1541	InterAmerican Fed	Miami	125	5.13
2495	Lincoln Savings	Miami	274	1.18
2688	Miami Savings	Miami	186	-1.37
2889	Tropical Fed	Miami	81	-10.88
2500	Financial Fed	Miami Lakes	1538	1.15
1476	Murdoch Savings	Murdoch	64	5.33
2035	Naples Fed	Naples	1683	3.65
2988	Liberty Fed	New Port Richey	66	-45.44
1632	First Of New Smyrna	New Smyrna Bch	214	4.90
1967	International Savings	N Miami Beach	121	3.90
1518	Oceanmark Fed	N Miami Beach	41	5.20
811	Turnberry Savings	N Miami Beach	48	7.31
1535	Mid-State Fed	Ocala	1044	5.15
2087	American Pioneer Svgs	Orlando	2043	3.51
1511	Beneficial Savings	Orlando	104	5.21
660	Firststate Financial	Orlando	200	7.88
1083	Lochaven Fed	Orlando	44	6.47
1825	The First Fed	Orlando	1252	4.33
2567	Wash Shores Savings	Orlando	11	50
1547	First Fed Of Putnam Co	Orlando	133	5.12
727	Hartman Savings	Palm Bch Gar	33	5.58
780	Palm Beach Savings	Palm Bch Gar	41	7.39
58	Treasure Coast Savings	Palm City	17	15.37
531	Preferred Fed	Palmto	39	8.64
511	Madison Savings	Palm Harbor	104	8.75
1229	Sovereign Savings	Palm Harbor	45	6.03
1260	Florida First Fed	Panama City	319	5.97
1128	Peoples First Financial	Panama City	178	6.31
2196	Security Savings Of Fla	Panama City	126	3.07
1940	Citizens & Builders	Pensacola	159	3.98
1812	First Fed	Perry	157	4.38
2915	Cypress Savings	Plantation	179	-13.74
1581	Gold Coast Savings	Plantation	163	5.06
1320	Sunshine State Fed	Plant City	124	5.80
2862	Bayside Fed Savings	Port Charlotte	14	-8.71
940	Citizens Fed	Port St Joe	31	6.86
170	First Of Charlotte Co	Punta Gorda	327	12.01
2002	Community Savings	Rivers Beach	604	3.78
1901	Anchor Savings	St Petersburg	211	4.11
2407	Florida Fed	St Petersburg	5086	1.96
1886	Goldome Savings	St Petersburg	1752	4.15
2733	First Of Seminole Co	Sanford	215	-2.72
1072	Century Fed Savings	Sarasota	97	6.46
946	Coast Fed	Sarasota	1212	6.85
1469	First Presidential	Sarasota	167	5.36
231	First Home Fed	Seminole	206	11.19
1091	Seminole Fed Savings	Seminole	59	6.41
127	Bankers Savings	South Miami	24	12.88
2790	Central Savings	Stuart	32	2.62
1898	Seaboard Savings	Stuart	50	4.12
2917	Broward Fed	Sunrise	564	-13.88
1997	Great Life Savings	Sunrise	54	3.80
1274	Andrew Jackson Svgs	Tallahassee	259	5.93
2055	Ambassador Savings	Tamara	220	3.61
1458	Rey Financial Savings	Tampa	122	5.40
3029	Community Fed	Tampa	10	-87.94
1763	Fort Brooke Savings	Tampa	119	4.50
2900	Freedom Savings	Tampa	1814	-15.30
263	Partners Savings	Tampa	25	10.78
1860	Mercantile Fed Savings	Terra Verde	82	4.22
19	Prime Fed Savings	Titusville	18	25.38
2834	First Venice Savings	Venice	82	-7.51
1898	Indian River Savings	Vero Beach	56	9.11
1864	Fidelity Savings	W Palm Beach	51	4.12
1575	First Of Palm Beaches	W Palm Beach	571	4.20
1538	Palm Beach Savings	W Palm Beach	736	5.08
2615	Royal Palm Savings	W Palm Beach	118	5.15
1057	Slating Savings	W Palm Beach	588	-83
1778	Haven Fed	Winter Haven	52	6.49
1061	Menor Savings	Winter Haven	236	4.47
			1554	6.47

OKLAHOMA

OKLAHOMA

Rank	Institution	City	Assets	ROA
784	American Fed	Ada	862	7.39
530	Home Fed	Ada	71	8.70
2514	Peoples Fed	Barberville	108	1.01
2382	Broken Arrow Fed	Broken Arrow	30	2.12
808	Cross Roads Savings	Cherokee	20	6.97
2448	First Fed	Chickasha	187	1.72
277	Fidelity Fed	Claremore	81	10.56
2154	First Fed	Claremore	81	3.23
2481	Clinton Savings	Clinton	28	1.22
2563	The Duncan Savings	Duncan	153	.88
2518	American Home Savings	Edmond	114	.88
111	Globe Savings	Ed Reno	432	13.28
1948	Liberty Fed	Enid	148	6.13
2201	Fairview Savings	Fairview	22	3.04
3838	Grand Fed	Grove	21	-4.88
1574	Guthrie Savings	Guthrie	52	5.07
2748	Chickasha Fed	Kingfisher	301	-4.63
715	First Commercial Sings	Lawton	33	7.63
2751	Red River Fed	Lawton	630	-3.34
1998	Green Country Fed	Miami	72	3.80
2607	Omarron Fed	Muskogee	1008	.01
2577	Arrowhead Fed ✓	Oklahoma City	320	.38
2632	Continental Fed	Oklahoma City	676	-.38
1280	First Western Fed	Oklahoma City	186	6.81
78	Home Fed	Oklahoma City	19	14.35
1283	Local Fed ✓	Oklahoma City	808	6.88
1028	Midfirst Savings	Oklahoma City	889	6.58
53	The Okmulgee Savings	Okmulgee	5	15.96
1178	Osage Fed	Pawhuska	38	6.19
2547	Heartland Fed	Ponca City	1175	.13
2838	Family Fed	Sapulpa	63	-.38
2828	First Fed	Seminole	34	-4.88
2151	Silvester Savings	Silvester	128	3.25
2803	Community Fed	Tulsa	542	.05
2331	Sooner Fed	Tulsa	1748	2.46
1281	State Fed	Tulsa	587	6.81
2508	Great Plains Fed	Weatherford	127	1.08
2148	First Fed	Wewoka	38	3.28
11	Northwest Fed ✓	Woodward	148	32.81

TEXAS

TEXAS

Rank	Institution	City	Assets	MPY
3043	Southwest Savings ✓	Aldene	\$184	-137.43
2918	First Fed ✓	Amerita	214	-18.81
2632	Palo Duro Savings	Amerita	73	-1.97
2404	Andrews Savings	Andrews	\$186	1.97
1362	Arlington Savings	Arlington	67	5.70
54	Centra Savings	Arlington	22	15.00
3048	Meridian Savings	Arlington	78	-497.21
1932	The SavingsBanc	Arlington	142	4.00
2387	Atlanta Fed	Atlanta	114	2.05
2640	American Fed	Austin	38	-42
2243	Austin Savings	Austin	95	2.88
2466	Capital City Savings	Austin	472	1.48
1530	Fidelity Savings	Austin	67	5.18
2987	Franklin Fed Bancorp	Austin	1316	-48.16
573	Horizon Savings	Austin	30	8.42
608	Life Savings	Austin	38	8.18
2682	Southside Savings	Austin	48	-1.48
2070	Windsor Savings	Austin	131	3.55
3016	Western Gulf Savings	Bay City	167	-70.91
3006	Century Savings	Beytown	80	-41.81
2994	Citizens	Beytown	80	-62.84
2208	First Fed	Beaumont	284	3.02
2982	Jefferson Savings	Beaumont	113	-33.38
3028	Spindertop Savings	Beaumont	181	-86.86
2717	Bedford Savings	Bedford	121	-2.18
3025	Continental Savings	Bellevue	366	-78.82
1453	San Jacinto Savings	Bellevue	3808	5.43
2928	First Fed ✓	Big Spring	128	-18.90
2088	Citizens Secur Svcs	Borger	37	3.58
2747	First Savings	Borger	74	-3.08
1908	First Savings	Brenham	173	4.08
3040	Golden Tri Svcs	Bridge City	28	-126.78
1808	Amigo Savings	Brownsville	24	4.38
2963	Southmost Savings	Brownsville	88	-29.87
2968	Southern Savings ✓	Brownwood	182	-32.87
2377	First Fed	Bryan	70	2.17
2986	Burnet Savings ✓	Burnet	28	-14.81
1209	Burleson Co Savings	Caldwell	42	5.95
1	Real Savings Banc	Carrollton	4	70.48
104	Shelby Pencil Savings	Carthage	56	13.80
2781	Sabine Valley Savings	Center	43	-4.18
1596	Shelby Co Savings	Center	48	5.00
2626	Trinity Valley Savings	Cleveland	98	-1.17
2168	Homestead Savings	College Station	28	3.19
2968	First Western Svcs ✓	Colorado City	63	-38.13
2816	First Fed	Conroe	174	-0.4
2441	TexasBanc Savings	Conroe	320	1.78
2314	Fortune Financial	Copperas Cove	88	2.54
2903	Bayview Fed ✓	Corpus Christi	66	-18.98
2981	Charter Savings ✓	Corpus Christi	387	-48.63
2979	Pedra Fed	Corpus Christi	22	-42.30
2748	Golden Circle Savings	Cotulla	23	-3.08
1796	Devry Crockett Fed	Crockett	78	4.50
1084	Cuero Fed	Cuero	174	6.42
2296	Delhart Fed	Delhart	77	2.58
2215	American Fed	Dallas	3214	3.01
1957	America Fed ✓	Dallas	92	3.94
2848	Bright Banc Savings	Dallas	4531	-8.12
2711	Commerce Savings	Dallas	862	-2.08
3042	Commodore Savings ✓	Dallas	488	-136.00
2648	Financial Savings	Dallas	34	-84
2928	First Texas Savings ✓	Dallas	3122	-21.46
498	Grand Savings	Dallas	45	8.81
2611	Guaranty Fed	Dallas	4131	0.00
2238	Metro Financial Svcs	Dallas	838	2.80
2685	Montfort Savings ✓	Dallas	1818	-1.34
2778	Murray Savings	Dallas	1813	-4.62
2529	Park Cities Savings	Dallas	66	-8.48
1928	Southwest Savings	Dallas	6918	4.02
2908	Sunbelt Savings Fed	Dallas	8231	.01
888	Texas Mercantile Svcs	Dallas	42	7.75
3027	Southwestern Savings	Dayton	46	-66.32
2724	Resource Savings	Denton	841	-2.48
1826	Denton Savings	Denton	183	4.23
1219	North Texas Savings	Denton	148	8.08
2537	North Plains Savings	Dumas	86	.81

Rank	Institution	City	Assets	MPY
2728	HeritageBanc Savings	Duncanville	183	-2.63
2283	Midago Savings	Edinburg	143	2.80
1183	Mid-Coast Savings	Edna	28	6.23
2088	Remington Savings	Elgin	186	3.48
787	El Paso Fed	El Paso	454	7.43
2342	Meribank Texas	El Paso	1295	2.38
2052	Southwestern Savings	El Paso	138	3.82
388	Sun World Savings	El Paso	83	9.56
2388	Surety Savings	El Paso	301	2.10
488	Greaser & Tax Savings	Falmouth	19	9.03
718	Colonial Savings	Fort Worth	538	7.81
3017	Interwest Savings ✓	Fort Worth	108	-71.83
2876	Bankers Savings	Galveston	108	-11.78
1848	Banner Banc Savings	Garland	72	4.88
2524	First Garland Savings	Garland	138	.84
2113	Centrad Savings	Georgetown	138	3.38
2984	Lee Savings ✓	Giddings	74	-44.71
1813	Oliver Savings	Oliver	28	4.38
2842	Gottel Savings	Gottel	72	-7.88
2944	Independence Svcs ✓	Gonzales	88	-25.87
1458	Graham Savings	Graham	74	5.41
2827	Centennial Savings	Greenville	113	-4.71
2138	Hearne Bldg & Ln	Hearne	30	3.28
21	First Fed	Hempstead	48	22.54
2253	General Savings	Henderson	79	2.30
1970	Henderson Savings	Henderson	72	3.90
3048	H-H-Paine Savings ✓	Henderson	37	-204.88
2974	Gil Savings	Henderson	1329	-40.86
2985	Amarbury Savings	Houston	217	-36.90
2729	Bent Franklin Savings	Houston	2741	-2.58
2183	Coastal Banc Savings	Houston	624	3.13
2924	Commonwealth Savings	Houston	1784	-20.78
2087	Comerstone Savings	Houston	109	3.57
2948	First Capital Savings	Houston	83	-26.81
1358	First Heights Fed	Houston	527	5.71
2490	Gorstar Savings ✓	Houston	6454	1.23
2188	Guardian Savings	Houston	3980	3.08
2489	Heights	Houston	1554	1.45
2820	Home Savings Assn ✓	Houston	486	-20.30
1620	Houston Savings	Houston	73	4.94
1544	Liberty Savings Assn	Houston	86	5.13
2999	Preferred Savings	Houston	37	5.50
3008	Spring Branch Savings	Houston	41	-56.83
2845	Shenandoah Savings	Houston	106	-42.08
771	Sun Savings	Houston	17	-4.12
1208	TICF Banc Savings	Houston	31	7.42
2791	United Savings	Houston	48	62.31
3038	Universal Savings	Houston	484	-4.88
2726	University Savings	Houston	6448	-4.48
3012	Village Savings	Houston	143	-88.44
119	West Loop Savings	Houston	4650	-2.43
3000	Wumble Savings	Humble	86	-46.82
2902	Metropolitan Fed ✓	Hurst	22	13.08
1807	Jacksonville Savings	Jacksonville	66	-67.68
2906	Savings of Texas	Jacksonville	88	-16.82
2744	Deep East Tex Svcs	Jasper	178	4.38
2888	Jasper Fed	Jasper	77	-17.87
3034	Marchers Savings ✓	Jasper	86	-3.03
2425	Atascosa Savings	Johnson City	140	-14.10
2258	Karnes Co Savings	Jourdanton	58	-102.04
2742	Permian Savings	Karnes City	38	1.87
2848	Quadelupe Savings	Karnes City	75	2.78
2848	Fedbank	Karnell	13	-2.94
870	Kilgore Fed	Kilgore	28	-84
3020	Killean Savings ✓	Kilgore	44	-88
2925	Vision Banc Savings	Kilgore	148	7.08
1790	Fayette Savings	Killeen	183	-78.31
2887	American Savings	Killeen	91	-21.29
2829	Lamora Fed ✓	La Grange	62	4.43
2948	Kaylene Savings ✓	Lake Jackson	387	-13.64
3011	Bayshore Savings	Lamar	88	-37
3037	Southern Fed Banc ✓	Lampasas	31	-34.82
2878	East Banc Savings	La Porte	38	-47.17
2508	First Fed	Lancaster	91	-111.52
2986	Texas Savings	Laredo	178	-88
2872	City Savings	Laredo	142	1.06
2798	Liberty Co Fed	Laredo	348	-63.41
1710	First Fed	Lepus City	33	-40.08
		Liberty	88	-4.78
		Llano	41	4.88

TEXAS

Rank	Institution	City	Assets	NW%
3041	Peoples Savings ✓	Ulane	171	-126.76
1007	First Fed	Longview	143	6.88
1573	Caprock Savings	Lubbock	384	5.07
2586	First Fed Bank	Lubbock	286	.24
1702	Angeline Savings	Lufkin	36	4.89
2983	Home Savings ✓	Lufkin	278	-61.80
1612	Lufkin Fed	Lufkin	227	4.97
3004	First Fed ✓	Luling	31	-80.81
2500	Marshall Fed	Marshall	89	10
2424	Valley Fed	McAllen	853	1.87
2943	Mesquite Savings ✓	Mesquite	47	-12.80
2907	Bank Home Savings ✓	Midland	803	-18.06
2300	First Banker Trust	Midland	118	2.57
3003	Peoples Savings ✓	Midland	114	-80.82
803	Minerals Fed	Minerals	89	8.19
2879	Minerals Wells Svngs ✓	Minerals Wells	31	-10.87
384	First Banc Savings	Missouri City	24	9.84
2287	First Fed	Neacogdoches	73	2.58
1912	Superior Savings	Neacogdoches	98	4.07
2785	Timberland Savings	Neacogdoches	80	-3.68
542	Executive Banc Savings	New Braunfels	30	8.58
2265	First Fed	New Braunfels	251	2.77
2391	New Braunfels Savings	New Braunfels	80	2.08
488	First American Savings	N. Richland Hills	39	9.01
2197	Howell Savings	N. Richland Hills	326	3.07
2910	Odessa Savings ✓	Odessa	132	-18.23
2956	Vista Savings ✓	Odessa	133	-30.80
2788	Olney Savings ✓	Olney	1342	-3.68
1071	Orange Savings	Orange	137	6.46
2848	Security Fed ✓	Pampa	388	-10.68
2234	First Fed	Panis	172	2.91
2748	Sanoptus Savings	Passadena	1818	-3.94
2094	Interstate Savings	Perryton	88	3.48
2485	Cypress Banc Savings	Pittsburg	41	1.33
2367	Haltom Savings	Piano	181	2.23
2470	Piano Savings	Piano	285	1.44
2571	Fidelity Savings	Port Arthur	323	40
3019	First South Savings	Port Neches	282	-75.07
77	Olympic Savings	Refugio	31	14.42
2988	Northpark Savings ✓	Richardson	127	-64.84
2471	Fort Bend Fed	Rosenberg	207	1.41
82	Texas Heritage Savings	Rowlett	23	14.24
2936	Rusk Fed	Rusk	44	-24.02
3001	San Angelo Savings ✓	San Angelo	126	-68.00

Rank	Institution	City	Assets	NW%
2993	Alamo Savings	San Antonio	802	-94.88
2489	Armed Forces Savings	San Antonio	101	1.25
2149	Basar Savings	San Antonio	877	3.28
983	Cap Savings	San Antonio	154	6.70
2207	First Fed	San Antonio	777	3.02
2984	First State Savings	San Antonio	284	-36.88
2756	Mission Savings	San Antonio	103	-3.36
2549	San Antonio Savings	San Antonio	2897	72
2546	Suburban Savings	San Antonio	62	74
930	Texas Savings	San Antonio	61	9.81
1730	Trava Savings	San Antonio	384	4.81
33	U.S.A.A. Fed	San Antonio	617	17.40
3022	La Hacienda Savings	San Diego	73	-75.82
1949	Balcones Banc Savings	San Marcos	53	3.96
2781	Heart O Texas Svngs ✓	San Saba	270	-3.52
2938	Seguin Savings ✓	Seguin	141	-24.52
2918	Shamrock Fed Bank ✓	Shamrock	102	-20.81
2844	First Savings	Stabee	60	-13.27
2890	Westbank Savings	Stabee	333	-1.48
3028	Sentry Savings ✓	Stanton	67	-87.78
1454	Smithville Savings	Smithville	33	5.42
897	Snyder Savings	Snyder	34	7.72
1131	Sulphur Springs Ln	Sulphur Springs	103	6.30
1109	Texas Comm Svngs	Sulphur Springs	38	6.37
2472	Taylorbank Savings	Taylor	113	1.41
1858	First Fed	Temple	363	4.22
835	Terral Fed	Terral	26	7.21
3039	Security Savings	Texasburg	284	-116.24
2989	First Equity Savings	Tomball	88	-48.27
2517	East Texas Savings	Tyler	394	99
582	First Fed	Tyler	98	6.32
2101	First Southwest Savings	Tyler	72	3.45
2015	Uvalde Savings	Uvalde	17	3.73
1951	South Texas Savings	Victoria	217	3.96
2598	Victoria Savings	Victoria	890	14
2701	Central Texas Savings	Waco	244	-1.84
2718	First Fed	Waco	430	-2.22
2033	Mutual Bldg & Ln	Weatherford	110	3.68
2018	Columbia Savings	Webster	70	3.72
34	San Antonio Fed	Weslaco	320	17.35
2899	First Fed	Wichita Falls	87	-1.78
2787	North Texas Fed	Wichita Falls	103	-3.78
2811	Southeast Texas Svngs	Woodville	32	-8.30
2880	Yokum Fed ✓	Yokum	44	-12.82